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Proceedings

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 214.

BIBLIOTHECA REGIA MONACENSIS

IN THE SENATE OF THE UNITED STATES.

APRIL 15, 1896.—Referred to the Committee on Indian Affairs and ordered to be printed.

Mr. PETTIGREW presented the following

MEMORIAL OF THE CHOCTAW AND CHICKASAW NATIONS OF INDIANS, RELATIVE TO THEIR CLAIM TO AN INTEREST IN THE LANDS EMBRACED IN GREER COUNTY, OKLA.

WASHINGTON, D. C., *April 15, 1896.*

To the Senate and House of Representatives, the President of the United States, the Secretary of the Interior, the Attorney-General, and all officers of the United States having in charge, or who may hereafter have in charge, the disposition of the lands embraced in Greer County, Okla., being the land the title to which was recently adjudicated in the Supreme Court of the United States in the case of The United States *v.* Texas, original docket, No. 3, October term, 1895.

The memorial of the Choctaw and Chickasaw Nations of Indians respectfully shows:

In view of possible legislation by the Congress of the United States, at the present session thereof, relating to Greer County, Okla., your memorialists, the Choctaw and Chickasaw Nations of Indians, desire to remind the Government of the United States of their claim to an interest in the lands embraced in said county.

Your memorialists claim that the Government of the United States only has the right to use the lands embraced in the said Greer County for the settlement thereon of such friendly bands or tribes of Indians as the Government may decide to place upon said lands, the same being within the limits of what is known as the "Leased district," to wit, that section of country which is bounded on the east by the ninety-eighth degree of west longitude, on the west by the one hundredth degree of west longitude, on the north by the Canadian River, and on the south by the Red River, and that, upon their sale or diversion to any other use than the settlement thereon of said Indians, your memorialists will become entitled to payment, in money, by the United States for the full value of such interest in said lands as your memorialists may, by competent authority, be adjudged to be entitled to.

Your memorialists further say that the grounds upon which they base their claim to said lands are, at least in part, set forth in the petition filed by them in the case, now pending in the Court of Claims, of your memoralists against the United States and the Wichita and affiliated bands of Indians, No. 18932, the said suit having been brought by your memorialists under and by virtue of the provisions of the special act of Congress approved March 2, 1895, entitled "An act making

appropriations for the current and contingent expenses of the Indian Department, and fulfilling treaty stipulations with various Indian tribes, for the fiscal year ending June 30, 1896, and for other purposes," to which petition, and to the treaties, acts of Congress, reports of committees, official communications of heads of Departments, and other documents cited therein, your memorialists beg leave to refer, and to make the same a part of this memorial, a copy of the same being hereto attached. Your memorialists especially refer to the provisions of section 15 of the act of March 3, 1891 (26 Stats., 1025), quoted on pages 20 and 21 of said petition.

And your memoralists say that the principal object of and reason for the presentation of this memorial is to notify the United States that, should the Government attempt to sell the lands embraced in the said Greer County, or to make any disposition of them other than the settlement thereon of friendly bands or tribes of Indians, as aforesaid, your memorialists will insist upon payment in full being made by the United States for the value of the said interest of your memorialists in said lands, and that they will prosecute their said claim therefor in every legitimate and proper way, and in any court or tribunal to which the same, by act of Congress or otherwise, may be referred for adjudication and settlement.

Your memorialists make known their claim to an interest in said lands, also, to the end that, should the United States so decide to sell or dispose of said lands otherwise than by the settlement thereon of Indians, they may do so, having in view the claim of your memorialists for the value of their said interest therein.

SHELLABARGER & WILSON,
Attorneys for the Choctaws.
H. E. PAINE,
Attorney for Chickasaws.
J. S. STANDLEY,
Delegate Choctaw Nation.

[In the Court of Claims of the United States. The Choctaw Nation and the Chickasaw Nation, claimants, *v.* The United States and the Wichita and Affiliated Bands of Indians, defendants. No. 18932.]

To the Honorable the Chief Justice and the associate justices of the United States Court of Claims:

Your petitioners, the Choctaw Nation and the Chickasaw Nation, in their own behalf, and in behalf and for the benefit of certain individuals who are members and citizens of said nations, and interested in the subject-matter of this petition, respectfully represent:

FIRST.

That this petition is filed, and the jurisdiction of this court invoked, under and by virtue of certain provisions of an act of Congress approved the 2d day of March, 1895, entitled "An act making appropriations for the current and contingent expenses of the Indian Department, and fulfilling treaty stipulations with various Indian tribes for the fiscal year ending June 30, 1896, and for other purposes." These provisions are in the words and figures following, to wit:

That, as the Choctaw and Chickasaw nations claim to have some right, title, and interest in and to the lands ceded by the foregoing agreement, which claim is controverted by the United States, jurisdiction be, and is hereby, conferred upon the

Court of Claims to hear and determine the said claim of the Choctaws and Chickasaws, and to render judgment thereon, it being the intention of this act to allow said Court of Claims jurisdiction, so that the rights, legal and equitable, of the United States and the Choctaw and Chickasaw nations, and the Wichita and affiliated bands of Indians in the premises, shall be fully considered and determined, and to try and determine all questions that may arise on behalf of either party in the hearing of said claim; and the Attorney-General is hereby directed to appear in behalf of the Government of the United States, and either of the parties to said action shall have the right of appeal to the Supreme Court of the United States: *Provided*, That such appeal shall be taken within sixty days after the rendition of the judgment objected to, and that the said courts shall give such causes precedence: *And provided further*, That nothing in this act shall be accepted or construed as a confession that the United States admit that the Choctaw and Chickasaw nations have any claim to or interest in said lands, or any part thereof.

That said action shall be presented by a single petition, making the United States and the Wichita and affiliated bands of Indians parties defendant, and shall set forth all the facts on which the said Choctaw and Chickasaw nations claim title to said land; and said petition may be verified by the authorized delegates, agents, or attorneys of said nations upon information and belief as to the existence of such facts, and no other statement or verification shall be necessary: *Provided*, That if said Choctaw and Chickasaw nations do not bring their action within ninety days from the approval of this act, their claim shall be forever barred: *And provided further*, That it shall be the duty of the Attorney-General of the United States, within ten days after the filing of said petition, to give notice to said Wichitas and affiliated bands, through the agents, delegates, attorneys, or other representatives of said bands, that said bands are made defendants in said suit, of the purpose of said suit, that they are required to make answer to said petition, and that Congress has, in accordance with article five of said agreement, adopted this method of determining their compensation, if any. And the answer of the Wichitas and affiliated bands shall state the facts on which they rely for compensation, and may be verified by their agents, delegates, attorneys, or other representatives, upon their information and belief as to the existence of such facts, and no other statement or verification shall be necessary: *And provided also*, That said Wichitas and affiliated bands shall file their answer in said suit within sixty days after they shall receive from the Attorney-General of the United States the notice herein provided for, unless further time is granted by the court, and in the event of failure to answer they may be barred from all claim in the premises aforesaid.

The said Court of Claims shall receive and consider as evidence in the suit everything which shall be deemed by said court necessary to aid it in determining the questions presented and tending to shed light on the claim, rights, and equities of the parties litigant, and issue rules on any Department of the Government therefor if necessary.

It is hereby further provided that said Choctaw and Chickasaw Nations may, at any time before the rendition of final judgment in said case by the Court of Claims, negotiate with the commissioners appointed under section sixteen of the act of Congress approved the third day of March, eighteen hundred and ninety-three (Twenty-seventh Statutes, page six hundred and forty-five), or with any successor or successors in said commission, for the settlement of the said matters involved in said suit, and move the suspension of such action until such negotiations shall be accepted or rejected by Congress, such settlement, however, to be made with the concurrence of the Secretary of the Interior and Attorney-General of the United States.

The following additional provisions, material to the present case, are also, in substance, embraced in said act of March 2, 1895, taken along with the provisions of the agreement of June 4, 1891, mentioned therein, and which said act confirms:

(*a*) Said agreement of June 4, 1891, is, by said act of March 2, 1895, "accepted, ratified, and confirmed," as provided in said act.

(*b*) There should be allotted to each and every member of the Wichita and affiliated bands of Indians, in the Indian Territory, native and adopted, 160 acres of land, one-half thereof to be allotted in grazing lands; the allotments to be selected within ninety days from the ratification by Congress of said agreement of June 4, 1891; the titles to the land taken under such allotments to be held in trust for twenty-five years, in the manner and to the extent provided for in the act of Congress approved February 8, 1887. (24 Stats., 388.)

(*c*) Whenever the lands acquired under said agreement of June 4,

1891, shall by operation of law, or proclamation of the President, be open to settlement, they shall be disposed of under the general provisions of the homestead and town-site laws of the United States, provided that, in addition to the land-office fees prescribed by the statute, the entrymen shall pay $1.25 an acre for the land entered, at the time of submitting final proof; and that all such entries, where the entryman has resided upon and improved the land by him entered, in good faith, for a period of fourteen months, may be commuted to cash upon the payment of $1.25 per acre. Sections 16 and 36 and 13 and 33 in each township shall not be subject to entry, but reserved—sections 16 and 36 for the use of common schools, and sections 13 and 33 for university, agricultural college, normal school, and public buildings of the Territory and future State of Oklahoma.

(*d*) As fast as the lands open for settlement under the act are sold the money received from such sales shall be deposited in the Treasury, subject to the judgment of the court in the suit provided for in said act, less a reservation of not exceeding $15,000 for a designated purpose.

SECOND.

Claimants further show that the Choctaw and Chickasaw nations are now, and ever since and long before the organization of the Government of the United States were and have been, Indian tribes, occupying, from time to time, different portions of the territories now embraced within the United States; and have been, by the Government of the United States, since its organization, recognized and dealt with as such Indian tribes according to the policies which the Government has pursued in regard to the rights of such tribes and according to the duties and obligations which the said Government has accorded to the Indians as the aboriginal possessors and inhabitants of the said territories.

THIRD.

Claimants further show that, at and prior to the 18th day of October, 1820, the said Choctaw Nation of Indians was the possessor of certain lands east of the Mississippi River in the States of Mississippi and Alabama, which, by the first article of the treaty of October 18, 1820 (7 Stat., 211), between the United States and the said nation, they ceded to the United States. In consideration of said cession, and in part satisfaction therefor, the United States ceded to the Choctaw Nation the tract of country described in the second article of said treaty, including, among others, the land hereinafter described, for the interest of the Choctaw and Chickasaw nations in which this action is brought. By the fourth article of said treaty the United States stipulated that the boundaries of said cession to the Choctaws should remain witnout alteration until the period at which said nation should become so civilized and enlightened as to be made citizens of the United States, and that Congress should lay out a limited portion or parcel of such land for the benefit of each family or individual in the nation.

Claimants hereby, by reference thereto, make the provisions of said treaty a part of this petition.

FOURTH.

Subsequent to said treaty of October 18, 1820, the treaty of the 20th of January, 1825 (7 Stats., 234), was made. By its first article the Choctaw Nation retroceded to the United States so much of the territory ceded to said nation by said treaty of October 18, 1820, as is

described in said article; but this retrocession did not embrace any of the land for an interest in which this action is prosecuted.

Claimants, by reference thereto, make the provisions of said first article of the treaty of January 20, 1825, a part hereof.

FIFTH.

Claimants further say that, on the 27th of September, 1830, a treaty was made and entered into between the United States and the said Choctaw Nation, by the second article of which (7 Stats., 333) it was agreed that the United States should cause to be conveyed to the Choctaw Nation a tract of country west of the Mississippi River, in fee simple, to them and to their descendants, and to inure to them while they should exist as a nation, beginning near Fort Smith where the Arkansas boundary crosses the Arkansas River, running thence to the source of the Canadian Fork, if within the limits of the United States, or to those limits, thence due south to the Red River and down the Red River to the western boundary of the Territory of Arkansas, thence north along that line to the beginning, the boundary of the same to be agreeable to the treaty made and concluded at Washington in the year 1825. In the third article of said treaty the Choctaws cede to the United States the entire country owned by them east of the Mississippi River, the land in controversy in the present case being within the territory so agreed to be ceded to the Choctaw Nation by said treaty of September 27, 1830.

Claimants, by reference thereto, make the provisions of said treaty a part of this petition.

SIXTH.

Claimants further say that, on the 23d day of March, 1842, a patent was issued by the United States, a copy of which is hereto attached, marked Exhibit A, conveying to the Choctaw Nation the title stipulated for in the second article of said treaty of September 27, 1830, and which patent embraced the land in controversy in the present case.

SEVENTH.

Claimants further show that, by a convention between the Choctaw and Chickasaw nations, dated January 17, 1837, approved by the Senate of the United States on the 25th of February of the same year, and by the President on the 4th of March, 1837, it was agreed that the Chickasaws should have the privilege of forming a district within the limits of the Choctaw country, to be held on the same terms with the Choctaws, except as to the right of disposing of it, etc., to the full provisions of which reference is here made, and the same prayed to be taken and read as a part of this petition. (See 11 Stats., 573.)

EIGHTH.

Claimants further show that on the 22d day of June, 1855, a convention and agreement was made and entered into between the United States and the Choctaw and Chickasaw nations of Indians (11 Stats., 611 et seq.), the parts of which material in the present case being articles 9 and 10, found on page 613 of said volume, and which articles 9 and 10 are as follows:

ARTICLE 9. The Choctaw Indians do hereby absolutely and forever quitclaim and relinquish to the United States all their right, title, and interest in and to any and all lands west of the one hundredth degree of west longitude; and the Choctaws

and Chickasaws do hereby lease to the United States all that portion of their common territory west of the ninety-eighth degree of west longitude for the permanent settlement of the Wichita and such other tribes or bands of Indians as the Government may desire to locate therein, excluding, however, all the Indians of New Mexico, and also those whose usual ranges at present are north of the Arkansas River, but including those bands whose permanent ranges are south of the Canadian, or between it and the Arkansas, which Indians shall be subject to the exclusive control of the United States, under such rules and regulations, not inconsistent with the rights and interests of the Choctaws and Chickasaws, as may from time to time be prescribed by the President for their government: *Provided, however*, The territory so leased shall remain open to settlement by Choctaws and Chickasaws as heretofore.

ARTICLE 10. In consideration of the foregoing relinquishment and lease, and as soon as practicable after the ratification of this convention, the United States will pay to the Choctaws the sum of six hundred thousand dollars, and to the Chickasaws the sum of two hundred thousand dollars, in such manner as their general councils shall respectively direct.

The lands in controversy in the present case are embraced within the lands covered by the lease named in the ninth article, above quoted, which last-named treaty is, by reference, made part of this petition.

NINTH.

On the 28th day of April, 1866, a treaty was entered into between the United States and the Choctaw and Chickasaw nations of Indians, to which reference is hereby made, and the same prayed to be taken and read as a part of this petition. The third article of said treaty is as follows (14 Stat., 769):

The Choctaws and Chickasaws, in consideration of the sum of three hundred thousand dollars, hereby cede to the United States the territory west of the 98th degree west longitude, known as the leased district, provided that the said sum shall be invested and held by the United States at an interest not less than five per cent, in trust for the said nations until the legislatures of the Choctaw and Chickasaw nations, respectively, shall have made such laws, rules, and regulations as may be necessary to give all persons of African descent resident in said nations at the date of the treaty of Fort Smith, and their descendants, heretofore held in slavery among said nations, all the rights, privileges, and immunities, including the right of suffrage, of citizens of said nations, except in the annuities, moneys, and public domain claimed by or belonging to said nations, respectively, and also to give to such persons who are residents, and their descendants, forty acres each of the land of said nations, on the same terms as the Choctaws and Chickasaws, to be selected on the survey of said land after the Choctaws and Chickasaws and Kansas Indians have made their selections as herein provided; and immediately on the enactment of such laws, rules, and regulations the said sum of three hundred thousand dollars shall be paid to the said Choctaw and Chickasaw nations in the proportion of three-fourths to the former and one-fourth to the latter, less such sum, at the rate of one hundred dollars *per capita*, as shall be sufficient to pay such persons of African descent before referred to as, within ninety days before the passage of such laws, rules, and regulations, shall elect to move, and actually remove, from the said nations respectively. And should the said laws, rules, and regulations not be made by the legislatures of said nations, respectively, within two years from the ratification of this treaty, then the said sum of three hundred thousand dollars shall cease to be held in trust for the said Choctaw and Chickasaw nations, and be held for the use and benefit of such persons of African descent as the United States shall remove from the said territory, in such manner as the United States shall deem proper, the United States agreeing, within ninety days from the expiration of said two years, to remove from said nations all such persons of African descent as may be willing to remove, those remaining or returning after having been removed from said nations to have no benefit of said sum of three hundred thousand dollars, or any part thereof, but shall be upon the same footing as other citizens of the United States in said nations.

The tenth article of said treaty is as follows:

The United States reaffirms all obligations arising out of treaty stipulations or acts of legislation with regard to the Choctaw and Chickasaw nations, entered into prior to the late rebellion, and in force at that time, not inconsistent herewith; and further agrees to renew the payment of all annuities and other moneys accruing

under such treaty stipulations and acts of legislation from and after the close of the fiscal year ending on the thirtieth of June, in the year eighteen hundred and sixty-six.

The forty-fifth article of said treaty is as follows:

All rights, privileges, and immunities heretofore possessed by said nations, or individuals thereof, or to which they were entitled under the treaties and legislation heretofore made and had in connection with them, shall be, and are hereby declared to be, in full force, so far as they are consistent with the provisions of this treaty.

The proportionate interest of the Choctaws and Chickasaws in the lands in controversy in the present case is fixed by the tenth article of the treaty of June 22, 1855 (11 Stats., 613), by the third and thirty-seventh articles of said treaty of April 28, 1866 (14 Stats., 769), and by the fifteenth section of the act of March 3, 1891 (26 Stats., 1025), at three-fourths in the Choctaws and one-fourth in the Chickasaws.

TENTH.

Claimants further aver and charge that under and by virtue of the treaties hereinabove set forth, taken and considered together, the claimants have in the premises in controversy in the present case, to wit, in the premises described in the first article of the agreement entered into at Anadarko, in the Indian Territory, on the 4th of June, 1891, by and between David H. Jerome, Alfred Wilson, and Warren G. Sayre, commissioners on the part of the United States, and the Wichita and affiliated bands of Indians, as the same is set forth in the said act of Congress approved March 2, 1895, the equitable interest hereinafter stated. The said premises are described in the first said article of the agreement of June 4, 1891, as follows:

Commencing at a point in the middle of the main channel of the Washita River, where the ninety-eighth meridian of west longitude crosses the same, thence up the middle of the main channel of said river to the line of 98° 40′ west longitude, thence on said line of 98° 40′ due north to the middle of the channel of the main Canadian River, thence down the middle of said main Canadian River to where it crosses the ninety-eighth meridian, thence due south to the place of beginning.

ELEVENTH.

Claimants further aver and charge that their said interest in the premises last above described is the full ownership of the equitable and beneficial interest and title in and to the same in the event contemplated by and provided for in the said act of March 2, 1895, to wit, in the event that the United States shall cease to appropriate and use the same for the purpose of colonizing and settling Indians thereon, as provided in the ninth article of the treaty of June 22, 1855 (11 Stats., 613), and shall make disposition thereof as a part of the public domain under the homestead laws of the United States, as modified by said act of March 2, 1895, and shall include said lands within and make them subject to the laws of an organized Territory or State of the United States.

TWELFTH.

Claimants further aver and charge that said lands named in said first article of the agreement of June 4, 1891, above quoted, the same being the lands for their alleged interest in which the above-quoted provisions of said act of March 2, 1895, authorizes claimants to bring suit, are still held by the United States subject to the trust which attached thereto, under the treaties hereinabove set forth, prior to the making and rati-

fication of said treaty of April 28, 1866, and notwithstanding the alleged cession contained in the third article of said last-named treaty (14 Stats., 769).

THIRTEENTH.

Since the said act of March 2, 1895, under the authority of which this suit is brought as aforesaid, requires that this petition "shall set forth all the facts on which the Choctaw and Chickasaw nations claim title to said land," claimants set forth the following facts and considerations in support of their averment that said lands are still held by the United States, in trust for them, notwithstanding the alleged cession contained in article 3 of said treaty of April 28, 1866, and notwithstanding any and all other facts existing:

(*a*) It is the settled law of the Government of the United States, applicable to the construction of treaties with the Indians, that—

> the language used in treaties with the Indians should never be construed to their prejudice. If words be made use of which are susceptible of a more extended meaning than their plain import, as connected with the tenor of the treaty, they should be considered as used only in the latter sense. * * * How the words of the treaty were understood by this unlettered people rather than their critical meaning should form the rule of construction. (119 U. S., 27, 28.)

(*b*) Applying this rule of interpretation to the language of this third article of the treaty of April 28, 1866, considering it in the light of the other provisions thereof, and of the facts and circumstances which led up to and surrounded the making of said treaty, and also considering it in the light of the subsequent action of the Government of the United States touching the effect of the same, the said language establishes the proposition that this treaty was executed by the Indians with the understanding, and under the assurance from the parties aforesaid who made the treaty on behalf of the United States, that the purchase of this land was made by the United States subject to the trust and for the purpose of setting apart the lands embraced in said cession "for the friendly tribes now in Kansas and elsewhere on such terms as may be agreed upon by the parties and approved by the Government, or such as may be fixed by the Government."

(*c*) One set of circumstances surrounding the making of said treaty is thus disclosed by the Annual Report of the Commissioner of Indian Affairs of 1864 (pp. 33, 34), and in which, among other things, the Commissioner states the then adopted and settled policy of the United States touching the lands in question, and other Indian lands, as follows:

> Under these circumstances, I feel that I can not too strongly urge the importance of preserving the Indian country for the use of the Indians alone, and in all treaties or other arrangements which may hereinafter be made with its former owners, insisting upon, and, if need be, enforcing such terms as will secure ample homes within that country for all such tribes as, from time to time, it may be found practicable and expedient to remove thereto.

(*d*) By reference to the next annual report of the Commissioner of Indian Affairs, of 1865, it will be seen that the President appointed a commission, comprised of D. N. Cooley, Commissioner of Indian Affairs; Hon. Elijah Sells, superintendent of Southern Superintendency; Thomas Wistar, a leading member of the Society of Friends; Brig. Gen. W. S. Harney, of the United States Army, and Col. Eli S. Parker, of General Grant's staff, to make treaties between the United States and the Indian tribes that were convened in general council at Fort Smith, Ark.

On September 9, 1865, to the tribes then and there represented, including the Creeks, Choctaws, Chickasaws, Cherokees, Seminoles,

Osages, Senecas, Shawnees, Quapaws, Wyandottes, Wichitas, and Comanches, the Hon. D. N. Cooley (as disclosed by said annual report of 1865) addressed a speech, and, among other things, informed them that the commissioners were empowered to enter into treaties with the several tribes upon the basis of the following propositions:

(1) That such tribes must enter into a treaty for permanent peace and amity among themselves, with each other as tribes, and with the United States.
(2) The tribes settled in the Indian Territory to bind themselves, at the call of the United States authorities, to assist in compelling the wild tribes of the plains to keep the peace.
(3) Slavery to be abolished and measures to be taken to incorporate the slaves into the tribes, with their rights guaranteed.
(4) A general stipulation as to final abolition of slavery.
(5) A part of the Indian country to be set apart to be purchased for the use of such Indians from Kansas or elsewhere as the Government may desire to colonize therein.
(6) That the policy of the Government to unite all the Indian tribes of this region into one consolidated government should be accepted.
(7) That no white person, except Government employees, or officers or employees of internal improvement companies authorized by the Government, will be permitted to reside in the country, unless incorporated with the several nations.

This report says, in express words, that "with the Choctaws and Chickasaws a treaty was agreed upon on the basis of the seven propositions hereinbefore stated," except that it appears by a communication from the representatives of the loyal Choctaws, to wit, William S. and Robert B. Patton, that they ask for the following to be substituted in lieu of the seventh proposition of the series above set forth, to wit:

No white persons, except officers, agents, and employees of the Government, or of any internal improvement companies authorized by the Government of the United States, also no person of African descent, except our former slaves, or other persons of color who are now or have been residents of the Territory, will be permitted to reside in the Territory unless formally incorporated with some tribe, according to the usages of the band.

An inspection of the said treaty of 1866 will show that the substance of all these seven propositions was embodied therein, except the fifth, which fifth proposition complainants aver and charge was, on conclusive grounds and reasons, understood by the Choctaw and Chickasaw Nations to be, in substance, embodied in said treaty, and was also so understood by the United States commissioners who made it.

(*e*) Another circumstance showing that the parties to said treaty regarded the said fifth proposition as being, substantially, embodied therein is thus disclosed: "It is expressly provided in the tenth article of said treaty (above quoted) that all obligations arising out of treaty stipulations or acts of legislation with regard to the Choctaw and Chickasaw nations, entered into prior to the late rebellion, and in force at that time, not inconsistent herewith, are reaffirmed," and a like provision is repeated in article 45 of said treaty, declaring that "all rights, privileges, and immunities heretofore possessed by said nations, or individuals thereof, to which they were entitled under the treaties and legislation heretofore made and had in connection with them, shall be, and the same are hereby declared to be, in full force so far as they are consistent with the provisions of this treaty."

Claimants further aver and charge that there is nothing in the said third article of said treaty, or in any other part thereof, which, construed in the light of all the surrounding facts hereinabove and hereinafter set forth, is inconsistent with the restoration to the Choctaws and Chickasaws of all their rights in the lands in question as they existed prior to the rebellion and under and by virtue of the treaties preceding the treaty of 1866. These provisions, therefore, of said articles 10 and

45 do restore the said Choctaw and Chickasaw nations to their rights as beneficiaries of the trust existing in their favor in the lands in question as these rights and equities existed prior to said rebellion.

Other circumstances showing that it was not the intention of the parties to said treaty, in inserting the said third article thereof, to divest the lands in question of said trust in favor of the claimants are found by contrasting with the consideration of $300,000 which was stipulated to be paid for said cession made in article 3 the dealings of the Government with other Indian tribes, hereinafter stated.

The quantity of land embraced in said cession is 7,713,239 acres. Excluding from this estimate the $800,000 paid for the lease and cession embraced in section 9 of the treaty of June 22, 1855 (and which must be excluded because the $800,000 there provided for was paid for the Choctaw lands extending to the western boundary of the United States from the one hundredth degree of west longitude, lying between the Red and Canadian rivers, and embracing a strip of country correctly estimated by the United States authorities to contain over 6,500,000 acres, and because the said $800,000 if applied to the said purchase lying west of the one hundredth meridian would be less than 12 cents per acre), the $300,000 paid for said cession is less than 4 cents an acre. (See report of Acting Commissioner of Indian Affairs, R. V. Belt, of September 13, 1890.)

And, besides, this said $300,000 was not to be paid to the said Indians, but was to be held in trust for them subject to the full performance of the conditions set forth in said article 3, hereinabove quoted; and claimants aver that at the time of making said treaty it was foreseen that the performance of the conditions of said article, in favor of the freedmen of said nation, would cost, and did in fact cost, the Choctaws, upon and after their adoption of said freedmen, more than twice their proportionate share of said amount of $300,000; this by reason of what was required and resulted from satisfying said allotments of 40 acres of land to be taken out of the home lands of the Choctaw Nation, and the other obligations resulting from the adoption of said freedmen.

Claimants further show, by way of contrasting article 3 of the said treaty of April 28, 1866 (construed by the present defense to completely cut off all equities and interests of the Choctaws and Chickasaws in the lands embraced by said article), with the dealings of the Government of the United States with other Indians located in said Indian country, whose conditions and lands were substantially the same as those of the Choctaws and Chickasaws, the following examples of the transactions of the Government with such other tribes regarding their lands:

The treaty of June 14, 1866 (14 Stats., 785), with the Creek Nation of Indians, made only two months later than said treaty of April 28 with the Choctaws and Chickasaws, in the third article thereof, cedes to the United States, at the price of 30 cents per acre, the west half of their entire domain, estimated to contain 3,250,560 acres of land, the aggregate price paid therefor being $975,168. This price is eight times as great as the price allowed by article 3 of the treaty of April 28, 1866, for the lands of the Choctaws and Chickasaws, even if said $300,000 had been paid free from the conditions and incumbrances above quoted. The lands of the Creeks were adjacent and equivalent in value per acre to the lands ceded by the Choctaws and Chickasaws; and yet this cession by the Creeks, for which 30 cents an acre was allowed and paid, was made expressly in trust to be used as homes for such other civilized Indians as the United States might

choose to settle thereon, thus reserving to the Creeks their reversionary and equitable interest in said lands. The United States has fully recognized this equitable interest in the act of Congress of March 1, 1889 (25 Stats., 759), appropriating $2,280,857.10, which was paid to said Creek Nation for its equitable interest in said lands, being at the rate of $1.25 per acre, deducting, however, the payment made in article 3 of the treaty of June 14, 1866, and 20 cents for lands theretofore assigned to and occupied by other Indians.

Again, take the case of the Seminole Indians. It will be seen that by the third article of the treaty of March 21, 1866 (14 Stats., 756), the Seminoles ceded to the United States, "in compliance with the desire of the United States to locate other Indians and freedmen thereon," their entire domain, embracing a tract of land ceded to the Seminoles by the Creeks under the provisions of article 1 of the treaty with the Creeks and Seminoles of August 7, 1856 (11 Stats., 699). This article 3 states the quantity of land ceded to be 2,169,080 acres, and the United States agreed to pay therefor $325,362, or 15 cents an acre, and this although the cession was made subject to the equity in favor of the Seminoles, entitling them to the land in the event of its ceasing to be used as aforesaid. For this equity, so retained by the Seminoles in virtue of said article 3 of the treaty of March 21, 1866, the United States subsequently paid to the Seminoles the sum of $1,912,942.02, appropriated by the act of March 2, 1889 (25 Stats., 1004), and which price was at the rate of $1.25 per acre, subject to the same deductions as were made in the above-stated case of the Creeks.

Examples might be indefinitely multiplied wherein the Government has recognized its obligation to pay the various Indian tribes for their equities in the lands which have been ceded to the United States for the purpose of occupancy by other Indians, all going to show that where lands were so ceded, and where the United States decided to become the full owner thereof, and to make the same a part of the public domain, subject to disposition as such, there, and in every such case, the United States has purchased the equities of the Indians in such lands at the price of $1.25 an acre. But such examples can not all be here introduced, because it would make this petition too voluminous.

Claimants further aver and charge that in the fifteenth section of the act of Congress, approved March 3, 1891 (26 Stats., 1025), entited "An act making appropriations for the current and contingent expenses of the Indian Department, and for fulfilling treaty stipulations with various Indian tribes, for the year ending June 30, 1892, and for other purposes," there is contained a provision in the words and figures following, to wit:

> And the sum of two million nine hundred and ninety-one thousand four hundred and fifty dollars be, and the same is hereby, appropriated, out of any money in the Treasury not otherwise appropriated, to pay the Choctaw and Chickasaw nations of Indians for all the right, title, interest, and claim which said nations of Indians may have in and to certain lands now occupied by the *Cheyenne and Arapahoe Indians* under Executive order; said lands lying south of the Canadian River, and now occupied by the said Cheyenne and Arapahoe Indians; *said lands have been ceded in trust by article three of the treaty between the United States and the said Choctaw and Chickasaw nations of Indians, which was concluded April 28, 1866, and proclaimed on the 10th day of August of the same year, and whereof there remains, after deducting allotments as provided by said agreement,* a residue ascertained by survey to contain two million three hundred and ninety-three thousand one hundred and sixty acres; three-fourths of this appropriation to be paid to such person or persons as are or shall be duly authorized by the laws of said Choctaw Nation to receive the same, at such time and in such sums as directed and required by the legislative authority of said Choctaw Nation, and one-fourth of this appropriation to be paid to such person

or persons as are or shall be duly authorized by the laws of said Chickasaw Nation to receive the same, at such time and in such sums as directed and required by the legislative authority of said Chickasaw Nation; this appropriation to be immediately available and to become operative upon the execution, by the duly appointed delegates of said respective nations specially authorized thereto by law, of releases and conveyances to the United States of all the right, title, interest, and claim of said respective nations of Indians in and to said land (not including Grier County, which is now in dispute) in manner and form satisfactory to the President of the United States; and said releases and conveyances, when fully executed and delivered, shall operate to extinguish all claim of every kind and character of said Choctaw and Chickasaw Nations of Indians in and to the tract of country to which said releases and conveyances shall apply.

Claimants further say that the lands which, by the above-quoted section, are declared to "have been ceded in trust by article 3 of the treaty between the United States and the said Choctaw and Chickasaw nations of Indians," concluded April 28, 1866, include and embrace all of the lands involved in the present suit as well as all other lands so ceded by article 3 of the treaty of April 28, 1866.

Claimants further say that the effect of the contract between the United States and the Choctaw and Chickasaw nations, which led to the enactment of the provision above quoted from said section 15, and to the enacting of said law by Congress, and the effect of the full execution of said agreement, was to impress upon and give to all the lands within said cession, contained in said article 3, the trust character expressly declared by said act of March 3, 1891, and that, did said cession embraced in article 3 not have the said trust character prior to the enactment of said statute of March 3, 1891, the enactment of said section 15, and the execution of the contract which led to said enactment of said section 15, making appropriation to pay for the part of said cession occupied by the Cheyennes and Arapahoes, yet said enactment and the transactions leading thereunto, evidenced by said provision above quoted from section 15, do impress upon all the lands embraced in said cession, including the lands involved in this suit, the character of a trust in favor of the claimants, as hereinbefore asserted and set forth, and do give to the claimants the ownership of the equity hereinabove described, and for the value of which this action is prosecuted.

FOURTEENTH.

Claimants further show to the court that ever since the making of said treaty with them of the 28th of April, 1866, the defendant, the Government of the United States, acting by and through its appropriate officers having official charge of the lands in controversy herein, and of the duty of determining what the legal status of said lands was, and of controlling the use, possession, and occupation thereof, and in the exercise of their official control over said lands, has continuously and expressly acknowledged that said lands so in controversy in this suit had not, either owing to the said cession contained in said article 3 of the treaty of April 28, 1866, or otherwise, ceased to be Indian trust lands, or had ceased to be subject to the trust created by said article 9 of said treaty of June 22, 1855, or had become lands in the full and absolute ownership of the United States, and, on the contrary thereof, expressly acknowledge in their official dealing with said lands that the same were still trust lands, and as such subject to the equities which entitled claimants to the ownership and value of such lands in the event of the Government deciding to discontinue the occupancy thereof by Indians, this action of the Executive of the Government being here set forth and relied on as tending to give to said article 3 of said treaty of April 28, 1866, the interpretation herein contended for, to wit, that said ces-

sion did not cut off or bar said equity of claimants in such land embraced in said cession of said third article.

The following are examples of the said action of said officers of the Government acknowledging and asserting the said continued existence of said trust after the making of said treaty of April 28, 1866, in favor of claimants in said lands in controversy in the present case:

(*a*) The Secretary of the Interior, Hon. Carl Schurz, in a letter to the Secretary of War dated May 1, 1879, speaking of the lands embraced in said third article of the treaty of April, 28, 1866, says that said last-named treaty "substituted a direct purchase for the lease" made by article 9 of said treaty of June 22, 1855, "but did not extinguish or alter the trust," this being written by the Secretary in reply to an inquiry from the Secretary of War as to the right of the Government to expel from said lands intruders by military force under the laws regulating the care of Indian country as provided in section 2147 of the Revised Statutes, the decision of the Secretary being that said lands were still Indian country and subject to said trust in favor of the Indians, and so advised the Secretary of War, and, based on said advice, the President of the United States, on the 12th of February, 1880, issued the proclamation found in volume 21 of the United States Statutes at Large, pages 798, 799, commanding intruders in said Indian country to depart, etc.

(*b*) The Senate of the United States, on the 7th of February, 1882, called upon the Interior Department for information in reference to the right of occupation by settlers of any portion of the Indian Territory. In answer to that inquiry, on April 25, 1881, C. W. Holcomb, Acting Commissioner of Indian Affairs, to the Secretary of the Interior, S. J. Kirkwood, made the report which was transmitted to the Senate and is found in Senate Ex. Doc. No. 111, Forty-seventh Congress, first session, in which report, among other things, the Acting Commissioner says:

> The Choctaw and Chickasaw cession of April 28, 1866 (14 Stats., 769), was, by the tenth section thereof, made subject to the conditions of the compact of June 22, 1855 (11 Stats., 613), by the ninth article of which it is stipulated that the land should be appropriated for the permanent settlement of such tribes or bands of Indians as the United States might desire to locate thereon.

On the fourth page of said document is the following additional statement by the Acting Commissioner touching the status, among others, of the lands in controversy in this case:

> The title of the United States to lands in the Indian Territory is, as heretofore shown, subject to a specific trust, and it is not within the lawful power of either the Legislative or Executive Departments of the Government to annihilate such trust or to avoid the obligations arising thereunder.

Claimants, by reference thereto, make said report (Ex. Doc. No. 111) a part of this petition.

(*c*) On the 23d of January, 1884, the Senate passed a resolution asking the Secretary of the Interior to advise the Senate of the "present status of lands in the Indian Territory" (all lands in the Indian Territory). In reply to this inquiry, on February 14, 1884, Secretary Teller states as follows:

> These lands were acquired by treaties with the various Indian nations or tribes in that Territory in 1866, to be held for Indian purposes, and to some extent for the settlement of the former slaves of some of said nations, or portions thereof. Such are the purposes for which said lands are now being used or held according to the common understanding of the objects of the treaties by which they were acquired, and from these arise the necessity for, or obligation to keep said lands in their present condition of occupancy or otherwise. (See Senate Ex. Doc. 109, Forty-eighth Congress, first session.

(*d*) In a letter to the Secretary of the Interior by Hiram Price, Commissioner of Indian Affairs, dated January 31, 1884, touching, among others, the lands in controversy in this case, the Commissioner sets forth the disposition that had been made of the lands ceded by the Choctaws and Chickasaws by the third article of said treaty of April 28, 1866, and shows that they were, like all other lands ceded by the various Indian tribes in 1866 to the United States for the purpose of settling Indians thereon, appropriated to the settlement of various Indian tribes, just as claimants insist was the purpose of said cession in said article 3; and the various tracts are specifically designated, and shows that all of said leased district embraced in said cession in said third article was so assigned to the settlement of Indians, except Greer County, which was not so appropriated, because claimed by Texas. He concludes the said letter in the following words:

> This being the condition of things, it is clear that no authorized settlement could be made by any persons in the Territory, except under the provisions of the intercourse laws, such persons having first obtained the permission provided for in those statutes. It may be further stated that no part of said Territory remains free from appropriation either to a direct trust assumed by treaty or by reservations for tribes thereon under Executive order, except that portion still claimed by the State of Texas and lying between the Red River and the North Fork of the same.

(*e*) In a letter by R. V. Belt, Acting Commissioner of Indian Affairs, to the Secretary of the Interior, and which was written in answer to a communication from the Hon. S. W. Peel, on behalf of the Committee on Indian Affairs of the House of Representatives, asking the views of said Commissioner in regard to the sale and relinquishment by the Choctaws and Chickasaws of their lands west of the ninety eighth degree of west longitude, embracing the lands in controversy in the present case, said information being asked for by said House committee for the purpose of throwing light on the propriety of enacting into law a bill then pending before the House, being House bill 12106, Fifty-first Congress, first session, entitled "A bill to fully execute article 3 of the treaty between the United States and the Choctaw and Chickasaw nations of Indians, concluded on the 28th day of April, 1866," the said Commissioner fully considers and presents the documents and authorities throwing light on the question whether said trust in favor of claimants still exists, or whether it was extinguished by said article 3 of said treaty of April 28, 1866.

In this report by the said Acting Commissioner, he, among other things, presents a statement of the utterances of the officers of the Government regarding the status of said lands here in controversy. In that report the said Acting Commissioner, in view of all the facts and considerations gone over therein, reaches the conclusion which he expresses in the following words:

> I am inclined, therefore, to the opinion that the Choctaw and Chickasaw Indians have good ground for the claim that the United States took the lands ceded by them upon the trust to settle other Indians and freedmen thereon, as the policy upon which the negotiations were made clearly indicated its desire and purpose to do.

FIFTEENTH.

Claimants further show to the the court that, in making said treaty of the 28th of April, 1866, and especially in agreeing to said article 3 thereof, the Choctaw and Chickasaw nations, and their representatives who negotiated the said treaty, were moved, influenced, and induced, in a large degree, to make said treaty and said third article thereof by the assurances held out to them and their said representatives, by the

commissioners of the United States authorized and sent to negotiate the said treaty, that the propositions hereinbefore set forth, including said fifth proposition, asserting that part of the Indian country was to be set apart to the purchase for the use of such Indians from Kansas or elsewhere as the Government might desire to colonize therein, and especially by the address to the representatives of the Choctaw and Chickasaw nations, and other tribes, made by the honorable president of said commission, D. N. Cooley, on the 9th of September, 1865, at the convention at Fort Smith, in which he reasserted to said representatives of the Indian tribes that such treaties must contain substantially, among others, the said fifth proposition reported in the official proceedings of said meeting in the following words:

A portion of the lands hitherto owned and occupied by you must be set apart for the friendly tribes now in Kansas and elsewhere, on such terms as may be agreed upon by the parties and approved by the Government or such as may be fixed by the Government.

In this address of the president of said commission, as appears by the official minutes of said meeting of September 9, 1865, he—

then stated that the agents will be supplied with printed copies of the address, and are requested to go with an interpreter to their respective tribes for the purpose of fully explaining what is said there,

which advice was followed.

Claimants further show to the court that many other like assurances were, by said officers and agents of the United States and the commissioners authorized to make said treaties, held out from time to time to the claimants and their representatives engaged in considering and making said treaty, of like character with the assurances and statements contained in said address of the 9th of September, 1865, some of which are hereinabove specifically set forth.

Claimants further show that the said treaty of the 28th of April, 1866, including the third article thereof, was agreed to on the part of the Choctaw and Chickasaw nations, and their representatives, on the faith of the assurances so held out to them by the said commissioners of the United States to the effect that said lands were being acquired by the United States for the special and specific purpose of settling Indians thereon, and upon no other trust or purpose, and that said cession in article 3 was subject to the said trust and condition, and subject to the reservation and equity in favor of claimants that if said lands embraced by said cessions should cease to be occupied by Indian tribes and become divested of said trust and part of the absolute public domain of the United States, open to occupation and entry under the land laws thereof, or otherwise devoted to purposes not expressed or contemplated by said fifth proposition, then the equity of the claimants, the Choctaw and Chickasaw nations, should attach and inure to them in immediate right and possession, as such equity is hereinabove set forth; and but for their faith and trust in said representations, so made by the commissioners of the United States, and their confidence that said treaty of the 28th of April, 1866, would and in substance did embody the said provisions establishing and securing to claimants the said equity in said lands, the Choctaw and Chickasaw nations would not have assented to or made said treaty; and claimants have, during the years which have elapsed since said treaty was made, failed to make any effectual objections to said treaty, because of their then and continuing belief that said equity was in substance secured to the claimants by the provisions of said treaty as made, and further by reason of their reliance on the truth of the assurances by the Govern-

ment of the United States, some of which are hereinabove set forth, that such was the intent and effect of said treaty.

Claimants further aver and charge that to now repudiate said equity and trust in favor of claimants on the faith of which said treaty was made as aforesaid would be most unjust to claimants and would operate, though not so intended, as a fraud against the claimants, and would be against justice and equity.

SIXTEENTH.

Claimants further show to the court that the practical construction given to the provisions of said treaty at the time of its being negotiated for, at the time of its actual negotiation, and ever since its ratification by Congress and by the commissioners, officers, and agents of the United States whose duties connected them with said negotiations, with the making of said treaty, and with the interpretation and execution of the provisions thereof, has at all times been an interpretation which gave and secured to claimants, the said Choctaw and Chickasaw nations, the rights and equities in said lands embraced in said article 3 of said treaty of the 28th of April, 1866, some examples of which practical construction and interpretration are hereinabove set forth.

Now, to depart from and ignore that interpretation on the faith of which, as aforesaid, said treaty was assented to by the Choctaw and Chickasaw nations, and to adopt an opposite construction, cutting off claimants from all equities and interest in said lands, would not only operate as a great wrong against the claimants, but would also be to disregard that settled rule for interpreting treaties, statutes, and other provisions of law which ordain that "the construction given to a statute by those charged with the duty of executing it ought not to be overruled without cogent reasons." (113 U. S., 571, and cases there cited.)

SEVENTEENTH.

Claimants further show to the court that for the Government of the United States, without the consent of the Choctaw and Chickasaw nations, to cut off and debar said nations from their equities that would arise, in immediate possessory right, to such nations at and upon the accomplishment of the disposition of said lands involved in this controversy, which is provided for and contemplated by said act of the 2d of March, 1895, would not only be a most injurious and flagrant violation of the property and treaty rights of the claimants in regard to said equities herein asserted by them, but such appropriation of said lands to the public domain and the disposition thereof under the homestead and other laws of the United States would be a palpable and most injurious violation of other treaty obligations existing in favor of the Choctaw and Chickasaw nations under and in virtue of the provisions of said treaty of April 28, 1866.

One of the provisions of a treaty which would be violated by disposing of the lands in controversy as part of the public domain, provided claimants are indeed entitled to the equities which they hereinbefore set up and assert, is found in article 43 of said treaty of the 28th of April, 1866, which stipulates that no white person shall be permitted to go into said Territory unless incorporated in one or the other of the said claimant nations, with the exception of officers, agents, and employees of the Government, and of any internal improvement company or persons traveling through or temporarily sojourning in said nations, or either of them.

EIGHTEENTH.

Claimants further show to the court, in the alternative that if the court should find and hold said article 3 of said treaty of the 28th of April, 1866, does make and constitute an absolute conveyance of the title in and to the lands in controversy herein, divested of all equities and trusts in favor of claimants, and this court should reach that conclusion notwithstanding all the facts herein set forth, then still these claimants are entitled to the decree of this court securing to them all the rights and equities hereinabove claimed and set forth, notwithstanding the said effect of said cession of said third article of said treaty of April 28, 1866. Because the claimants say that if such is the effect of said article 3 as the same now stands, then the fact that said article omits to set forth and state the said trust and equity expressed in said proposition 5 hereinabove set forth, and omits to reserve and secure to these claimants the right and equity of the ownership of said land which it was the design of claimants and of the Government of the United States to secure to these claimants in the event that said lands should cease to be used for the settlement of Indians, and should be disposed of as is provided in said act of Congress of the 2d of March, 1895, is due to mistake and inadvertence on the part of the commissioners and officers of the Government of the United States who procured the making of the said treaty of April 28, and of said third article thereof, and who drew the same for execution, in omitting to insert the said provisions which reserved and secured to claimants the interest, trust, and equity hereinabove set forth, as promised to be reserved and secured by the commissioners who negotiated the same, and to the mistake and inadvertence of the representatives of the claimants in assenting to and executing the said treaty omitting said reservation of said equity in favor of claimants.

The facts going to show that said omission of said clause, proposition 5, above named, was the result of mistake on the part both of the officials of the Government of the United States who negotiated for, drew, and procured the execution of said treaty, and also of the Choctaw and Chickasaw nations and their commissioners and agents who conducted the negotiations for the making of said treaty, and who procured the execution thereof on behalf of the Choctaw and Chickasaw nations, are the same facts which are hereinabove set forth, going to show (*a*) that it was expressly agreed and asserted that said proposition 5 should be inserted in all the treaties then being negotiated; (*b*) the agreement of the said Choctaws and Chickasaws that the provisions of said seven propositions should be inserted in all the treaties then being negotiated, including that with the Choctaws and Chickasaws, with the exception of the above-named modification of proposition 7; (*c*) that the Commissioner of Indian Affairs, before said treaty was concluded, reported that substantially such provision should be inserted in said treaty as is hereinabove quoted from his annual report of 1864; (*d*) that the said Commissioner in his annual report of 1865 repeated that "with the Choctaws and Chickasaws a treaty was agreed upon upon the basis of the seven propositions heretofore stated;" (*e*) the fact that said proposition 5 was in substance inserted in the other treaties being negotiated for at said convention at Fort Smith, Ark., held in September, 1865, along with the said treaty of the 28th of April, 1866, and which were negotiated under conditions substantially the same as that negotiated with the Choctaws and Chickasaws; (*f*) the inequity and injustice that would be involved in making said article 3 extinguish

all equities of the claimant nations in the lands embraced in said article upon and for the considerations expressed in said article, while to the other tribes then being negotiated with, and from whom the Government did not withhold their equities in lands embraced in their respective treaties of the year 1866, but, on the contrary, have purchased and paid therefor as hereinabove set forth, and all the other facts hereinbefore set forth.

Claimants therefore aver and charge that if said article 3 as it stands does extinguish said equities of claimants, then the said provisions of said article ought, in justice and equity, to be by this court so reformed as that it will not extinguish said rights and equities of the claimants in and to the lands here in controversy, and the other lands embraced in the cession of said article 3.

NINETEENTH.

Claimants further show to the court that the affiliated bands of Indians who are named in the above-quoted provision of the act of March 2, 1895, are fractions or parts of certain ancient tribes of Indians, as claimants are informed and believe, and therefore aver, to wit, of Delawares, Caddoes, Keechies, Towaconies, and Wacoes.

The words "affiliated bands," as employed in said last-named act of Congress, may take in fractions of other tribes, but as to this claimants are not informed, and can not aver.

Claimants further show to the court that the Wichita and affiliated bands of Indians named in the above-quoted provision of said act of March 2, 1895, and who are, by said act, required to be made defendants herein, will have, after the lands here in controversy are disposed of as provided in said last-named act under the homestead laws of the United States as modified by said last-named act, no right to or interest in the proceeds of the disposition and sale of said lands, and which proceeds are required by said act of the 2d of March, 1895, to be deposited in the Treasury subject to the judgment of the Court of Claims in the suit therein provided for, but the whole of said money so deposited will be the property of claimants in virtue of all the premises herein set forth, and especially in virtue of the fact that the treaties herein set forth conveyed and secured to the Choctaw and Chickasaw nations the ownership of the lands here in controversy as between the United States and the said Choctaw and Chickasaw nations, and also as between the last-named two nations and the Wichita and affiliated bands of Indians, and all other Indians or Indian tribes.

Claimants further show, aver, and charge that, as between the United States and them, it was, by reason of treaty obligations existing between the United States and claimants, and herein set forth, beyond the competency of the United States, as against the grants and provisions of said treaties above named of the 18th of October, 1820 (7 Stats., 211), of the 20th of January, 1825 (7 Stats., 234), of the 27th of September, 1830 (7 Stats., 333), of the said patent of the 23d of March, 1842 (see Exhibit A), of the 17th of January, 1837 (11 Stats., 573), of the treaty of the 22d of June, 1855 (11 Stats., 611), and said treaty of the 28th of April, 1866 (14 Stats., 769), to grant unto the Wichitas and affiliated bands any title or interest in the lands in controversy, or in the proceeds thereof, except the right of occupancy and possession contemplated and secured by the said fifth proposition agreed, at the negotiation of the last-named treaty, to be inserted in such treaty, and which right of possession and occupancy and of all interest, by any Indian tribes, bands, or persons, in said lands, and in the proceeds thereof, became and were absolutely terminated upon the termination

of the occupancy of said lands by any Indian tribe, band, or person who might, by the United States, be colonized or settled upon said lands under the reserved rights named in said fifth proposition hereinabove set forth; and, therefore, and by reason of the premises aforesaid, all the rights of the said Wichitas and affiliated bands in said lands and their proceeds were and are cut off and terminated by and upon the occurrence of the disposition of said lands under the homestead laws, as provided in the said act of March 2, 1895, and all interest of said Wichitas and affiliated bands in the moneys arising from said sale thereof are absolutely and forever extinguished.

Claimants further aver and show to the court that if the United States have come under any obligations, by contract, treaty, or otherwise, with said defendants, the Wichitas and affiliated bands, whereby said last-named tribe and bands will be entitled to any compensation or equities, owing to their being deprived of the possession of said lands here in controversy, or of any or all of the moneys arising from the sales thereof, then such claim of the Wichitas and affiliated bands inure to them against the United States and are so held, and are not held against these claimants or against the moneys required by said act of March 2, 1895, to be deposited in the Treasury.

Claimants further aver and charge that the said claimant nations are entitled, as against the said Wichita and affiliated bands, to be compensated for the value of the lands which by said act of the 2d of March, 1895, are to be allotted to the members of the Wichita and said affiliated bands, and also as against the United States, and are further entitled, as against the United States, for the value of all lands reserved from the lands here in controversy by said act of March 2, 1895, for the use of common schools, university, agricultural college, normal school, and public buildings of the Territory and future State of Oklahoma, and that the provisions of the act of Congress under which this suit is brought are such as to entitle this court, as a court of equity, to ascertain the quantity and the value of the said lands so allotted and reserved, and to give to these claimants a decree for the said value of said allotted and reserved lands as well as for said proceeds of the sale of lands required by said act to be deposited in the Treasury.

PRAYER.

Wherefore, all the premises aforesaid considered, the Choctaw and Chickasaw nations pray as follows:

1. That proper process and notice be given, as provided by said act of March 2, 1895, to the defendants herein, to wit, to the United States and to the Wichita and affiliated bands of Indians, which are hereinabove named and set forth, and who are made defendants herein, notifying them to make answer hereto as provided by said act of March 2, 1895.

2. That the court will pass its decree in favor of these claimants decreeing that they are in law and equity entitled to the proceeds of the sale of all lands here in controversy as to which proceeds it is provided in the said act that the same shall be deposited in the Treasury subject to the judgment of the court in this suit, and also are entitled to the just and full value of all lands which shall be allotted and reserved under the provisions of the said act and of the agreement which by said act is accepted, ratified, and confirmed, as therein provided, as such value shall be ascertained under an accounting made under the order and direction of this court.

3. That this court will from time to time, as said sales are made and the proceeds thereof deposited in the Treasury, as provided by said act,

pass its order and decree directing the payment out of said proceeds so deposited to the Choctaw Nation three-fourths of said proceeds of sale so deposited, and to the Chickasaw Nation the other one-fourth.

4. That, when the quantity and value of said lands to be allotted as aforesaid to the members of the Wichita and affiliated bands and reserved for school and other purposes, as hereinbefore set forth, are ascertained and determined, the court will decree the claimants aforesaid in said proportions of three-fourths to the Choctaws and one-fourth to the Chickasaws of the entire value of said lands so allotted to said several and respective members of the Wichita and affiliated bands and reserved for school and other purposes.

5. And for all such other and further relief as may be demanded by justice and equity, including the reform of the terms of said article 3 of said treaty of the 28th of April, 1866, provided the court shall find that these claimants are not entitled to the rights and equities herein prayed for in the absence of such reform by the decree of this court.

THE CHOCTAW AND CHICKASAW NATIONS,
By JAMES G. STANDLEY, *Delegate Choctaw Nation.*
J. M. MCGOWAN,
Attorney of Chickasaw Nation,
629 F street NW., Washington, D. C.
SAM'L SHELLABARGER and
J. M. WILSON,
SHELLABARGER & WILSON,
Of Counsel for Choctaws,
No. 1416 F street NW., Washington, D. C.
ROB'T L. OWEN.

DISTRICT OF COLUMBIA, *ss:*

Before me, the undersigned, a notary public in and for the District aforesaid, personally appeared James S. Standley, the delegate and agent of the claimant, the Choctaw Nation, for the purpose of conducting and transacting the business of said nation in the city of Washington and elsewhere relating, among other things, to all the matters and premises set forth in the above and foregoing petition, who, being duly sworn, on solemn oath says:

1. That no assignment or transfer of the claims set forth in the foregoing petition, or any part thereof, or any interest therein, has been made by the claimant, the Choctaw Nation, except the assignment set forth in the foregoing petition to the Chickasaw Nation.

2. That the claimant, the Choctaw Nation, is justly entitled, as herein shown and set forth, to the rights, equities, property, and moneys set forth and claimed in the said foregoing petition against the defendants, the Wichita and affiliated bands of Indians, and also against the United States, after allowing all just credits and set-offs.

3. That affiant has fully read and knows the contents of the foregoing bill in equity and petition; that all the matters and things therein set forth as matters known to affiant of his own knowledge are true in substance and in fact, and that all the other matters therein set forth as upon information and belief he believes to be true.

JAMES S. STANDLEY.

Subscribed and sworn to before me this 21st day of March, A. D. 1895.

[SEAL.] EDMUND VANDYKE, *Notary Public.*

DISTRICT OF COLUMBIA, *ss:*

At the same time and place personally appeared Jonas H. McGowan, who, being duly sworn, deposes and says that he is an attorney for

the Chickasaw Nation, one of the parties claimant in the above petition, and that he has duly read the same, and that the same is true upon his information and belief; that no assignment or transfer of the claim set forth in the foregoing petition, or any part thereof, or any interest therein, has been made by the claimant, the Chickasaw Nation; that the claimant, the Chickasaw Nation, is justly entitled, as herein shown and set forth, to the rights, equities, property, and moneys set forth and claimed in the foregoing petition against the defendants, the Wichita and affiliated bands of Indians and the United States, after allowing all just credits and set-offs.

JONAS H. MCGOWAN.

Subscribed and sworn to before me this 21st day of March, A. D. 1895.

[SEAL.] EDWARD VANDYKE, *Notary Public.*

EXHIBIT A.

The United States of America, to all to whom these presents shall come, greeting:

Whereas, by the second article of the treaty begun and held at Dancing Rabbit Creek on the fifteenth day of September, in the year of our Lord one thousand eight hundred and thirty (as ratified by the Senate of the United States on the 24th day of February, 1831), by the commissioners on the part of the United States, and the mingoes, chiefs, captains, and warriors of the Choctaw Nation, on the part of said nation, it is provided that "the United States, under a grant specially to be made by the President of the l nited States, shall cause to be conveyed to the Choctaw Nation" a tract of country west of the Mississippi River, in fee simple, to them and their descendants, to inure to them while they shall exist as a nation, and live on it, beginning near Fort Smith, where the Arkansas boundary crosses the Arkansas River, running thence to the source of the Canadian fork, if in the limits of the United States, or to those limits; thence due south to Red River, and down Red River to the west boundary of the Territory of Arkansas; thence north along that line to the beginning, the boundary of the same to be agreeably to the treaty made and concluded at Washington City in the year 1825:

Now, know ye that the United States of America, in consideration of the premises, and in execution of the agreement and stipulation in the aforesaid treaty, have given and granted, and by these presents do give and grant, unto the said Choctaw Nation the aforesaid "tract of country west of the Mississippi," to have and to hold the same, with all the rights, privileges, immunities, and appurtenances of whatsoever nature thereunto belonging, as intended "to be conveyed" by the aforesaid article, "in fee simple to them and their descendants, to inure to them, while they shall exist as a nation and live on it," liable to no transfer or alienation, except to the United States, or with their consent.

In testimony whereof I, John Tyler, President of the United States of America, have caused these letters to be made patent, and seal of the General Land Office to be hereunto affixed. Given under my hand, at the city of Washington, the twenty-third day of March, in the year of our Lord one thousand eight hundred and forty-two, and of the independence of the United States the sixty-sixth.

By the President:

JOHN TYLER.

DAN'L WEBSTER,
Secretary of State.

JOHN C. SPENCER,
Secretary of War.

T. HARTLEY CRAWFORD,
Commissioner of Indian Affairs.

Recorded, volume 1, page 43.

J. WILLIAMSON,
Recorder of the General Land Office.

Executed in the Bureau of Topographical Engineers.

JOHN J. ALBERT,
Col., Corps T. Engineers.

Returned to the War Department for the Choctaw Nation, March 24, 1842.

[L. S.] E. M. HUNTINGTON,
Commissioner of the General Land Office.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 215.

IN THE SENATE OF THE UNITED STATES.

APRIL 15, 1896.—Laid on the table and ordered to be printed.

Mr. PETTIGREW presented the following

LETTER FROM HENRY W. ELLIOTT, OF CLEVELAND, OHIO, RELATIVE TO CONDITION AND DRIVING OF FUR SEALS ON THE PRIBILOF ISLANDS, BERING SEA, ALASKA.

CLEVELAND, OHIO, *April 14, 1896.*

SIR: I have before me Senate Document No. 137, Part 1 (Fifty-fourth Congress, first session), in which appears a report by Joseph Murray, special agent, Treasury Department, dated December 30, 1894, purporting to be the result of his observations on the seal life of the Pribilof Islands during the season of 1894. This report is, in short, chiefly a reprint of odds and ends which, in form of an appendix, he has selected from the published proceedings of the Tribunal of Arbitration, at Paris, and largely devoted to what he, in his complete ignorance, believes to be a "correction" of my work in 1890.

I like the idea of being corrected, but I do not propose to allow an ignorant officer of the Government to place on the files of the Senate and Treasury Department a solemn load of stuff like this report—devoted chiefly to myself personally—which has not the first redeeming line of sense or truth in its criticisms, without making to you a full and fair answer to these "corrections," and asking that you give this reply as clear a place on your files as you have given to the charge. I call him "ignorant" because I do not believe him to be malicious. He certainly must be, under the circumstances, painfully ignorant or sadly imposed upon, or both.

Joseph Murray made his first appearance on the seal islands of Alaska during the season of 1889; he arrived there when that life on the hauling grounds and the rookeries had shriveled immensely from that fine form and condition which I recorded it as possessing in 1872–1874.

He knew then, and he knows now, nothing personally of this early fine condition of the fur-seal herd of the Pribilof Islands; he has no authentic guide whatever to that form and number of the fur seals, except what he and all others have gained from my published work in 1875, and my reprint of it in 1881. When he arrived on the seal islands; he had no one to influence him or to prejudice him in favor of any "theory," as he terms certain truths of my report for 1890, or to set him against it.

At the close of his second season's study of the subject on the seal islands, under date of July 31, 1890, he makes known this conclusion in

an official report to the Treasury Department (see Senate Ex. Doc. No. 49, Fifty-first Congress, second session, p. 8):

* * * On learning of the change, the natives held several meetings, and afterwards came to the government house to have my advice as to how they should act in case any material changes were made in their mode of working, government, or the amount of their pay.

The meeting was adjourned from time to time until they had thoroughly discussed the most important questions raised, and at the last meeting, held May 23, they unanimously declared that it was their firm belief and honest opinion that the seals had diminished and would continue to diminish from year to year, because all the male seals had been slaughtered without allowing any to grow to maturity for use on the breeding ground.

I made a note of the suggestion on the journal that day, and I am now fully convinced, by personal observation, that it is only too true, and that the natives were correct in every particular.

Here you have the deliberate opinion of Mr. Murray, under no other influence but his own ability to study the subject. He was poked up by no pressure or jobbers; he was perfectly free and unrestrained. He also heard what the oldest and best natives on St. Paul Island said August 5, 1890; they completely indorsed the sentiments as above given of their St. George brethren, and Mr. Murray himself took down their words to that effect then in my presence, and they were entered that day on the official journal of the St. Paul office.

It was perfectly fair, and is now, to assume that Mr. Murray made that report above cited while in full possession of his senses. But in 1891 he suddenly learns better—*all the natives learn better*—for two green Treasury agents, J. Stanley Brown and W. H. Williams, arrive on the islands early in the season, and these men teach them better, though they never had seen a fur seal before in their lives and had never been near these islands. But they were able to teach Joseph Murray and the natives so much that was new and good that by the end of July, 1891, the said Joseph Murray and the natives all appear in affidavits denying everything that they had known in 1890! It did not take them long to be wise. So much for the value of Mr. Murray's experience and studies.

I desire now to turn to several deliberate and studied misquotations and applications of my report of 1890.

On page 62 Mr. Murray says:

What a pity it is that Mr. Elliott should have forgotten in 1890 the fact that the long drives of from 6 to 12 miles were continued by the Russians as long as they were in possession of the islands * * * without causing diminution or decrease, and that during the entire forty-seven years from 1834 to 1881 the herd increased to marvelous proportions in spite of the long drives and the killing of so many young males, until, as he himself says, three were no more seals when first seen here by human eyes in 1786 and 1787 than there are now in 1881, as far as all evidence goes.

The only "pity" about this point is that Murray did not and does not know that the Russians *killed all the seals that they drove up, little and big*, in these drives of their making. That at once removes the waste and brutality which characterized the methods of 1890, which I describe. These Russian drives never involved the driving up 5,000 seals to reject 4,500 of that number on the killing grounds, and then to drive and redrive these rejections during the balance of the season, culling out only the largest and finest of the herd, until these culls actually came up onto these killing grounds with blind eyes—*white from foundering on the road.* This is what I drew the line on, and this is what the guileless Murray does not know anything about, because those butchers on the islands and the jobbers who controlled them declared it was all right.

I said then, and I say now, the work of driving on the seal islands in 1890 was infamous and wasteful, and my daily record of the work proves it.

The next point that Mr. Murray dwells upon is the question which I raised in 1890, of insufficient virile male life on the rookeries. I will place my deduction against that of the fifteen or twenty natives (who with white men recant their words of 1890) and the vociferous and truly adequate testimony of those gentle butchers who have tenderly clubbed all the seals on the islands since 1870. These men can not do any injury—they never have, says Mr. Murray, in their methods of driving, to redrive and cull the herds. They understand it. They can kill all the surplus bulls down to 10 per cent of the number of that life safely enough. That stops the useless fighting on the rookeries. There is no difference between these wild seals and domestic cattle. And so on.

The man of sense who can stand here full and fairly above the selfish wishes of these land butchers and not fail to observe *that taking annually all of the very finest young male life* as it hauls out on these islands from the 1st of June to the 30th of July is injurious to the best and necessary breeding of this race of animals—such a man I have yet to meet.

I desire now to bring Mr. Murray to book on another point: It is a serious confession of ignorance which he has made in it, and as he insists upon bringing my name into the question, I shall take it up. On pages 99 to 102, inclusive, he labors to make it plain that I have misrepresented the character of the driving in 1872–1874; that I have deliberately misstated the facts when I declared that no driving then for commercial killing was made from Zapadnie and Polavina.

Mr. Murray has been imposed upon, or he wishes to impose upon the public. Unlike myself, he has had no personal knowledge of this driving in 1872–1874, and, eager to appear well informed, he has jumped into the mire of misunderstanding with great expedition. On page 101 he prints a table of drives as made from "*Zapadnie* or *Southwest Bay*," "*Polavina* or *Halfway Point*," and "English Bay," from 1871 to 1878, inclusive.

Observe the following facts: In 1872–1874, the name "Zapadnie," as then applied to the hauling grounds, was the designation given to the hauling ground in English Bay which marked the eastern termination of upper Zapadnie rookery and related wholly to those seals which then hauled out opposite the "Hair Seal" rocks in English Bay, less than half a mile west of what is now called Middle Hill. *The natives never made a commercial drive from Southwest Bay in those years;* and they told Colonel Murray so August 5, 1890, and he made the record of their telling him so in my presence. I knew that they told the truth then, because I personally watched the drives for the lessees' quota during the seasons of 1872 and 1874 on St. Paul Island.

This particular hauling ground is still called "Zapadnie" to this day, but it is a mile and a quarter east of Southwest Bay killing grounds where the Zapadnie rookery hauling grounds are, and were first drawn upon in 1879, as I have truly asserted in my report of 1890. Murray has confounded the past nomenclature with the present, and does not know any better.

As for Polavina, or Halfway Point, I am entirely right in saying that until 1879 no drives were made from the hauling grounds proper of that great plateau back of the rookery. All these drives quoted in this table of Murray's were made this side of or to the southward of

the Polavina rookery down to Stony Point. In 1879 a salt house was built at Stony Point; then thereafter the drives were extended way up back of Polavina, along over to Dalnoi, beyond Little Polavina rookery.

As for the "English Bay" drives in this table, Murray does not seem to know that nine-tenths of them were made from the Tolstoi sands, *all called "English Bay" in those days up to Middle Hill*, and "Middle Hill" had no name in 1872–1784, for the reason that they seldom came even up to its feet in that period when gathering seal drives.

Therefore, you will observe that I am entirely correct in my statement of fact as to this driving of 1872–1874, and, unlike Mr. Murray, I could not be imposed upon by the land butchers on the islands, who made an easy convert of an inexperienced observer when they led Mr. Murray over their trails, and, taking advantage of his ignorance of the early work and nomenclature, now cause him to make the usual display that follows such tricky cramming.

Again, on page 101, Mr. Murray calls attention to what he calls an error of mine, as I speak of the drives from Zapadnie, in 1879. He says that I have omitted two drives, viz, May 19 and June 7. Of course I did. They were "food-skin" drives, and they never count in any table of the lessees' work that is made by an intelligent man. I am talking about the work of the lessees and nothing else. These "food-skin" drives have no place in a table of the lessees' work, for they are perfectly insignificant—usually made from the very earliest landings of the holluschickie in May or June.

Again, he calls attention to an error, as he calls it, in my statement that no seals were on Zoltoi sands at any or all times during the season of 1890, and ignorantly gives himself up by quoting a record of two drives from Zoltoi, not knowing that "Zoltoi" means for that entry "Zoltoi Bluffs," not the "sands." If he had intelligently read my report of 1890 he would find that I credit these drives to Zoltoi Bluffs, and that, more than that, I make an exact count of these seals (their ages and the standard taken when they are slaughtered) as they come out from the clubbers' hands. This is more than he has ever done toward making himself acquainted with the practical results of over-driving and culling the driven herds. He knows nothing of it.

Finally, Mr. Murray gossips, on page 102, about my having written my report for 1890 in a "hurried manner," and that "bitterness, excitement, and many disappointments attend it all the way through, nearly all of a private character," etc., which he pretends to be cognizant of. He knew nothing about it; he knows nothing now; he never heard me complain of anybody on the islands; I seldom referred to anyone while on the islands in 1890; saw Murray himself only a few days, and never talked in excitement or bitterness, or anything suggestive of it; never spoke to him about his report, and cared less about it. Contrast my impersonal report of 1890 with this garrulous compilation of Mr. Murray, called a study of seal life for 1894; stuffed with that personal fustian, which was carried over to Paris, and which brought us nothing but deserved defeat and great contempt at home and abroad.

Mr. Murray, in concluding, is indiscreet enough to introduce a false and flippant letter of Charles Foster, late Secretary of the Treasury, to show how "numerous and palpable were the inaccuracies all through" my report of 1890.

This comes with bad grace from Messrs. Murray and Foster. I foiled Foster and his associates in the perpetration of a job touching this question of saving the seals, April 22, 1891, and after a contemptible

slur made in the Washington Post February 15, 1895, by some "prominent man" associated with this botch of our case at Paris, I retorted, publishing the details of this shameful transaction in the next issue of that paper, February 16, 1895.

Mr. Murray ought to remember that Charles Foster has been perfectly silent under that lash ever since; he can not answer the charge of his jobbery which I distinctly specify in that article, and all those "distinguished" persons who were associated with him in that job are also silent. It is only the innocent Murray who fails to understand that he can not resurrect them.

On page 345 Murray introduces a letter from the chief seal butcher, Dr. W. W. McIntyre, who has been at the head of the seal clubbers and skinners for the lessees since 1870 up to 1890. This officer patronizes me; he says that I may be able to come as "near the truth as an average observer;" that I am "fairly capable" of "deducing from given facts a theory in regard to the increase or decrease of the seal," but they must be "correct premises" or I shall fail, etc.

I know this Dr. McIntyre very well. I know that in 1872, after he had been three seasons on the Pribilof Islands, I asked him leading questions in the summer of that year as to the numbers and habits of the seals. He invariably answered me that he was unable to give me the points because he was up there for no other purpose than that of getting the annual quota of skins, and he had no time or inclination to look these matters up. He did not know then the relative numbers even of seals on St. George Island as compared with that on St. Paul Island—had never been on a St. George rookery in all this time. He then told me the truth—he did not attempt to lie to me—and I respected him for it.

But he has been backsliding since. He appears in sundry affidavits—long and detailed affidavits in the make-up of the Paris case—as having made a survey of these rookeries in 1871. He had made a "map" of them, and upon his "map," this figment of his imagination, the astute General Foster, who was the agent in charge of the case of the United States, places the dull plagiarism of the work of 1891, so as to show the decrease of the seal herds in that time. I hold a letter from Dr. McIntyre dated July 12, 1873, in which he says:

> I am surprised to learn [from me] that so great disproportion exists in the relative sizes of the rookeries on the two islands, but as I know nothing of the matter personally, never having visited any of the St. George rookeries, I have no reason to doubt the correctness of your statements.

But in 1890–1892 this same Dr. McIntyre blossomed out in the American case as one of its chief informants and thoroughly posted above all men for credence as to the early life on these rookeries. McIntyre, however, unwittingly gave away his case in 1888.* He then, under oath before a committee of the House of Representatives, declared that in 1882 he began to have difficulty in getting his quota of choice seals, and then began to drive from distant and hitherto untouched places. I found his trail all over the islands in 1890, and truthfully described the work.

Mr. Murray brings in another victim. He produces E. J. Phelps, the distinguished counsel of the United States at Paris before the Bering Sea Tribunal, and this able lawyer is quoted in detail to show what an ignoramus I am. This is the same Mr. Phelps who, under date of September 4, 1893,† writes to Secretary of State Gresham,

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* H. R. Fiftieth Congress, second session; report No. 3883, p. 118.
† Senate Ex. Doc. No. 67, Fifty-third Congress, third session, pp. 23–26.

declaring that he has won a great victory, that he has secured regulations which will break up and destroy pelagic sealing, and so save the seals. This ignorance of what he had secured was no greater than his ignorance of me and my work. But, it does seem hardly credible that this Mr. Phelps, after pounding away at this seal question for two years, should have come out at the end so simple and feeble in his understanding of the result of his long-drawn-out efforts.

Very respectfully, your friend and servant,

HENRY W. ELLIOTT.

Hon. R. F. PETTIGREW,
United States Senate.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 216.

IN THE SENATE OF THE UNITED STATES.

APRIL 16, 1896.—Referred to the Committee on Claims and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, IN RESPONSE TO THE RESOLUTION OF THE SENATE OF APRIL 10, 1896, TRANSMITTING LIST OF CASES OF KENTUCKY CLAIMANTS FOR RENTS FOR BARRACKS AND QUARTERS, ALLOWED BY THE ACCOUNTING OFFICERS OF THE TREASURY AND REPORTED TO CONGRESS JANUARY, 1895, AND NOT APPROPRIATED FOR.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., April 15, 1896.

SIR: In obedience to Senate resolution of the 10th instant, directing the Secretary of the Treasury to report to the Senate the cases of Kentucky claimants for rents for barracks and quarters allowed by the accounting officers of the Treasury and reported to Congress January, 1895, in House Ex. Doc. No. 234, and not appropriated for, I have the honor to report the claims therein referred to, as follows:

Settlement No. 9695, Johnson County, State of Kentucky	$1,435.00
Settlement No. 159, Meade County, Ky., H. C. Rawlings, presiding judge	1,000.00
Settlement No. 9660, Taylor County, Ky	1,666.66

Attention is respectfully invited to a report made in these cases by the Comptroller of the Treasury on March 28, 1896, transmitted to the Senate March 31, 1896, in response to Senate resolution of March 12, 1896, and printed as Senate Document No. 195, present session.

Respectfully, yours,

S. WIKE, *Acting Secretary.*

The PRESIDENT OF THE SENATE.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 217.

IN THE SENATE OF THE UNITED STATES.

APRIL 16, 1896.—Referred to the Committee on Claims and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF APRIL 2, 1896, DIRECTING THE SECRETARY OF THE TREASURY TO CAUSE THE PROPER ACCOUNTING OFFICERS OF THE TREASURY TO REEXAMINE TREASURY SETTLEMENT NO. 133, BEING CLAIM IN FAVOR OF GEORGE BABER, FORMERLY OF GALLATIN, TENN., FOR BARRACKS AND QUARTERS, A COPY OF A REPORT THEREON BY THE COMPTROLLER OF THE TREASURY.

TREASURY DEPARTMENT, *April 14, 1896.*

SIR: In reply to Senate resolution of the 2d instant, directing the Secretary of the Treasury to cause the proper accounting officers of the Treasury to reexamine Treasury settlement No. 133, being claim in favor of George Baber, formerly of Gallatin, Tenn., for barracks and quarters, reported to Congress in House Ex. Doc. No. 234, Fifty-third Congress, third session, I have the honor to transmit herewith copy of a report thereon by the Comptroller of the Treasury, dated the 11th instant, in which the Secretary concurs.

Respectfully, yours,

S. WIKE, *Acting Secretary.*

The PRESIDENT OF THE SENATE.

TREASURY DEPARTMENT,
OFFICE OF COMPTROLLER OF THE TREASURY,
Washington, D. C., April 11, 1893.

SIR: By your reference I have received a resolution of the United States Senate, as follows:

IN THE UNITED STATES SENATE,
April 2, 1896.

Resolved, That the Secretary of the Treasury be, and he is hereby, directed to cause the proper accounting officers of the Treasury to reexamine Treasury settlement No. 133, being claim for barracks and quarters certified for appropriation in House Ex. Doc. No. 234, Fifty-third Congress, third session, for the payment of which no appropriation has been made, and if found correct, to report the same to Congress at as early a date as practicable at the present session.

The claim in question was duly settled on December 8, 1894, by the Auditor for the War Department, in the manner provided by the act of July 31, 1894 (28 Stat. L., 162–208) and no appeal having been taken to

the Comptroller of the Treasury within one year from the date of said settlement, there is now no authority for this office to revise the same.

Complying, however, with the spirit of the resolution, I have caused said claim to be examined for the purpose of ascertaining the nature and character of the same, with the following result:

It is a claim of George Baber for rent for the use and occupation of his printing office and contents at Gallatin, Sumner County, Tenn., for nineteen months from the latter part of 1862 to about the middle of 1864. The evidence shows that the building was taken possession of by the military authorities and continuously used for about the time above stated. No written or expressed verbal contract for rent has been shown.

The merits of the claim can be gathered from the following letter of the Quartermaster-General:

WAR DEPARTMENT, QUARTERMASTER-GENERAL'S OFFICE,
Washington, D. C., April 27, 1894.

SIR: At the request of Gen. L. A. Grant, attorney in the case (Exhibit A), I submit the papers in the claim of George Baber, formerly of Gallatin, Tenn., for rent of printing office, press, etc., at Gallatin, for two years from November, 1862.

The claim was filed in this office in December, 1865, and returned in April following, with the remark that it appeared that the property when taken possession of by the Government was in bad condition, was preserved from destruction, and was returned in good condition, and that the claim for rent ($5 per day) was considered exorbitant.

The claim was subsequently refiled (Exhibits B and C). Afterwards (in May, 1866) the attorney for the claimant was informed that claims for rent in States declared in rebellion by the President's proclamation of August 16, 1861, could not be considered by the Quartermaster's Department (Exhibit D), and again (in October, 1866), he was informed that under existing orders claims of this character originating in the State of Tennessee prior to the date (April 2, 1866) of the President's proclamation could not be considered.

The Quartermaster-General does not deem it proper to reverse the decisions of his predecessor, even if there was any appropriation under his control available for payment in this case, and therefore, as requested by the attorney, forwards the papers in the case to the Third Auditor, with the following statement, as shown by the records of this office:

"(1) The claimant was loyal at the time the claim originated, and so remained during the war (Exhibits E and F).

"(2) The property and premises in question were taken possession of by the United States in November, 1862, and such possession continued until June, 1864, say nineteen months, and (Exhibit G) the claimant states (Exhibit F) that the United States held possession of the property for twenty-four months, but official reports show an occupancy of nineteen months only.

"(3) A reasonable allowance in the case (Exhibit G) would be as follows:

Rental of press, type, material, etc., from November, 1862, to June, 1864, say nineteen months, at $37.50 per month	$712.50
Rental of office room nineteen months, at $20 per month	380.00
	1,092.50

Very respectfully,

R. N. BATCHELDER,
Quartermaster-General, United States Army.

The THIRD AUDITOR OF THE TREASURY.

The resolution and certificate are herewith returned.

Respectfully, yours,

R. B. BOWLER, *Comptroller.*

The SECRETARY OF THE TREASURY.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 218.

IN THE SENATE OF THE UNITED STATES.

APRIL 16, 1896.—Referred to the Committee on Appropriations and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING COPY OF A COMMUNICATION FROM THE SECRETARY OF WAR, SUBMITTING AN ESTIMATE OF APPROPRIATION, $15,000, FOR THE PURCHASE OF MACHINE GUNS FOR THE SERVICE OF THE FISCAL YEAR 1897.

TREASURY DEPARTMENT, *April 15, 1896.*

SIR: I have the honor to transmit herewith, for the consideration of Congress, copy of a communication from the Secretary of War, of this date, submitting an estimate of appropriation of $15,000 for the purchase of machine guns for the service of the fiscal year 1897.

Respectfully, yours,

S. WIKE, *Acting Secretary.*

The PRESIDENT OF THE SENATE.

WAR DEPARTMENT,
Washington City, April 15, 1896.

SIR: I have the honor to forward herewith, for transmission to Congress, estimate ($15,000) of appropriation for "Machine guns" required for the use of the War Department for the service of the fiscal year ending June 30, 1897.

Very respectfully,

DANIEL S. LAMONT, *Secretary of War.*

The SECRETARY OF THE TREASURY.

Estimates of appropriations required for the service of the fiscal year ending June 30, 1897, by the Ordnance Department, United States Army.

Machine guns:

For purchase of machine guns of approved musket caliber, of American manufacture. Act August 6, 1894, vol. 28, p. 242, sec. 1.....	$15,000
Amount appropriated for the current fiscal year ending June 30, 1895...	15,000

D. W. FLAGLER,
Brig. Gen., Chief of Ordnance.

OFFICE OF THE CHIEF OF ORDNANCE,
April 13, 1896.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 220.

IN THE SENATE OF THE UNITED STATES.

APRIL 17, 1896.—Referred to the Committee on the District of Columbia and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE COMMISSIONERS OF THE DISTRICT OF COLUMBIA IN RESPONSE TO SENATE RESOLUTION OF FEBRUARY 28, 1896, DIRECTING THE COMMISSIONERS OF THE DISTRICT OF COLUMBIA TO MAKE FULL REPORT OF THEIR ACTION UNDER THE ACT OF MARCH 2, 1895, IN THE MATTER OF THE REMOVAL OF THE GARBAGE OF THE CITIES OF WASHINGTON AND GEORGETOWN.

OFFICE OF COMMISSIONERS OF DISTRICT OF COLUMBIA,
Washington, April 10, 1896.

DEAR SIR: The Commissioners of the District of Columbia have the honor to submit herewith their response to the following resolution of the Senate:

IN THE SENATE OF THE UNITED STATES,
February 28, 1896.

Resolved, That the Commissioners of the District of Columbia be directed to make a full report of their action under the act of March second, eighteen hundred and ninety-five, in the matter of the removal of the garbage of the cities of Washington and Georgetown, with transmission of all papers.

Attest:

WM. R. COX, *Secretary*.

The provisions of said act in regard to the removal of garbage refer also to its disposal, and to the collection and disposal of dead animals. The report, therefore, will necessarily treat of these subjects, in addition to the matter of the removal of garbage.

At the time of the passage of said act, garbage and dead animals in this District were being collected and disposed of under a contract with Benjamin W. Clark, of the city of Washington, D. C.; this contract, for a period of five years commencing July 1, 1892, was executed January 21, 1892, by authority conferred upon the Commissioners in the act of July 5, 1884. It had been assigned by Mr. Clark to the National Sanitary Company, of Baltimore, Md. This company had failed, Messrs. Edwin Warfield and M. W. Adams, both of Baltimore, Md., having been appointed receivers. By authority of the court on January 4, 1895, the receivers assigned to Mr. Edwin Warfield, of Baltimore, Md., all rights and interest in the contract and all property, real, personal, and mixed, belonging to the defunct National Sanitary Company. The contract was, therefore, in the hands of Mr. Edwin Warfield when the provisions of the act above referred to went into operation.

The work provided for by that contract was as follows:

Collect and remove all garbage, refuse, animal and vegetable matter, and condemned food from the dwelling houses, markets, hotels, and all other places in the cities of Washington and Georgetown and their more densely populated suburbs as may be designated from time to time by the Commissioners of the District of Columbia; collect and remove all dead animals from the District of Columbia; and to transport all garbage, refuse, animal and vegetable matter, condemned food, and dead animals so collected beyond the limits of the District of Columbia (or incinerate the same in such a place as the Commissioners of said District shall designate); and deposit all garbage, refuse, animal and vegetable matter, condemned food, and dead animals at such point or points as may be approved by the health officer of the District of Columbia, for a period of five years commencing July 1, 1892, subject to annual appropriation therefor by Congress.

For performing the aforesaid work the contractor was to receive $24,400 per annum, with $1,000 per month additional for the daily collection of garbage during July, August, and September, 1894 (act of August 7, 1894), and $2,000 was appropriated (act of March 2, 1895) to provide a daily collection during the months of May and June, 1895. In consideration of the amount so appropriated, the contractor during the period mentioned made daily collections of garbage in the district between Sixth and Seventeenth, B and P streets NW. The total amount of the contract for the fiscal year ending June 30, 1895, was, therefore, $29,400.

The service rendered was extremely unsatisfactory. The reason for this was alleged by the contractor to be the failure of the householders to keep their garbage in proper receptacles or to render it accessible. By the terms of the contract the Commissioners were responsible for such failure; they had no means, however, of determining the extent to which this condition really existed, owing to the absence of a sufficient force of inspectors; nor, unfortunately, if such a condition had been found to exist had they the power to remedy it, as there was no law under which they could require the householder to arrange his garbage (as to character of receptacle, accessibility, etc.) in the manner in which they were bound by the contract to do. Moreover, the only redress which the Commissioners had, in case of neglect on the part of the contractor, was first, the appointing of garbage inspectors in event "of an apparent disregard of the specifications" by him, the cost of such inspectors to be charged to the contractor; and, second, the complete abrogation of the contract. The former method was tried from time to time and proved ineffectual; the latter was not apparently justified by any neglect, on the part of the contractor, sufficiently well established to warrant such a procedure, the equity of which would have to be maintained in the courts.

The method of disposal employed by the contractor—conveying the garbage down the Potomac River on open scows—was objectionable, first, owing to the difficulty in obtaining suitable places for its deposit along the shores of the neighboring States; second, because of the nuisance resulting to passengers on river boats, and to the inhabitants of Alexandria, Va., and third, because that method of disposal was entirely impracticable whenever the river was closed by ice.

In view of the conditions set forth above, the Commissioners deemed it advisable to avail themselves of that proviso in the act of March 2, 1895, to enter into a new contract for the collection, removal, and disposal of garbage and dead animals, and in accordance with the requirement contained in the proviso immediately following, negotiations were begun to terminate, by mutual consent, the then existing contract with Mr. Edwin Warfield. In order, however, to avail themselves of the increased

service provided for in the appropriation bill, and to allow sufficient time for the erection of such crematory, or other device for disposal as might be determined upon, it was deemed advisable to terminate this contract on June 30, 1895, and to enter into a supplementary contract with Mr. Edwin Warfield for a period of four months commencing July 1, 1895. This contract was executed June 17, 1895, and provided for such daily collection of garbage and dead animals as was authorized by law, and for their disposal, and it further provided by the following stipulation for the termination of the contract of January 21, 1892:

It is hereby further stipulated and agreed that contract No. 1618, between the District of Columbia and Benjamin W. Clark, dated January 21, 1892, for the removal of garbage, which was assigned by the said Clark to the National Sanitary Company, and of which the party hereto of the second part is assignee, be, and the same is hereby, terminated, to take effect June 30, 1895.

This four months' contract was made under such specifications as were believed to give the Commissioners ample means to enforce its terms without recourse to suits at law. The method of disposal was necessarily the same as that employed under the former contract, as it was impossible to provide any other method in the time available. The amount paid for this service under this supplemental contract was based as nearly as could be upon the number of collections made each month, and was believed to be a fair proportion for the work done.

A copy of the contract in force at the time of the passage of the act referred to, and of the supplementary four months' contract of June 17, 1895, are herewith inclosed.

Meanwhile, under the authority conferred upon them in the act referred to, the Commissioners, on April 1, 1895, promulgated the following regulations for the collection and disposal of garbage in this District, said regulations to take effect May 1, 1895. One or more copies of these regulations were left at every dwelling or other place where garbage was accumulated:

SECTION 1. The word "garbage," whenever it occurs in these regulations, shall be held to mean the refuse of animal or vegetable matter which has been used or intended for food.

SEC. 2. Occupants of dwelling houses, proprietors of boarding houses, commission warehouses, hotels, restaurants, and other places where garbage is accumulated, and owners or occupants of apartments or tenement houses shall provide for the use of such premises a sufficient number of water-tight metal receptacles to contain all garbage which may accumulate on said premises during the usual interval between the collections of garbage therefrom, and shall keep such receptacles at all times water-tight and in good repair. Each such receptacle shall have a tight cover provided with a handle. No person, without a permit from the health officer, shall use for the reception of garbage any receptacle having a capacity of less than 3 or more than 10 gallons, nor more than one receptacle containing less than 10 gallons.

SEC. 3. Occupants of any dwelling house, apartment, or tenement house, and each proprietor of any boarding house, commission warehouse, hotel, restaurant, or other place where garbage is accumulated, shall cause all garbage from his or her premises to be put into the receptacle provided for that purpose. Each person aforesaid shall cause such receptacle to be kept covered at all times, and to be placed, and to remain, between the hours of 7 o'clock a. m., and 6 o'clock p. m., of each day on which the collection is made from his or her premises, in such position as to be easily accessible to the garbage collector, or as may be designated by the health officer. No person shall place, or cause to be placed, in any garbage receptacle any substance other than garbage.

SEC. 4. Owners of premises, from which garbage is to be removed, having street and alley entrances, shall place conspicuously at the alley entrance thereof the street and number designations in letters and figures, respectively, not less than 2 inches in height so as to be easily read.

SEC. 5. It shall be unlawful for any person to alter, deface, or destroy any name of any street or number required to be displayed by these regulations.

SEC. 6. It shall be the duty of any person or persons having possession, custody, or care of meat, fish, vegetables, or provisions of any kind, intended for sales a food, but

which have become unfit for such use, to forthwith remove such meat, fish, vegetables, or provisions to such place as has been designated by the health officer for such purpose. It shall be unlawful for any person or persons to knowingly bring or cause to be brought into the District of Columbia any diseased, spoiled, or decayed meat, fish, vegetables, or provisions of any kind intended for food.

SEC. 7. No driver, owner, or superintendent having charge or control of any cart or other vehicle for carrying garbage shall allow such cart or vehicle to needlessly remain, or allow a needless number of such carts or vehicles to gather before, any residence, building, or place of business within the city of Washington or the more densely populated suburbs thereof; nor allow any such cart or vehicle, or anything thereto appertaining, to be in a condition needlessly filthy or offensive; nor allow any such cart or vehicle, or implement used in connection therewith, to be stored or kept in any place where needless offense is given to any person or persons. No driver of any such cart or vehicle shall occupy any unreasonable length of time in loading or unloading such cart or vehicle, or in passing along any alley, street, avenue, or public road, or allow the lid or cover of such cart or vehicle to be otherwise than securely closed, except as may be necessary for the loading or unloading and cleaning of such cart or vehicle.

SEC. 8. No person other than the owner or authorized collector shall interfere with or disturb any garbage after it shall have been put in a garbage receptacle and placed in an accessible place for collection; nor shall any unauthorized person molest, hinder, delay, or in any other manner interfere with any garbage collector in the discharge of his duty.

SEC. 9. No person or persons other than such as hold permits from the health officer shall haul any garbage through or over any street, alley, or avenue in the city of Washington, or its more densely populated suburbs, and each cart or other vehicle used for such purpose shall have the word "garbage" and the number of the permit in large white letters on a black background plainly painted or attached to each side of the wagon bed. No cart or other vehicle shall be used for the collection of garbage except such as are water-tight and provided with tight-fitting covers and such as have been approved by the health officer.

SEC. 10. Any person violating any of the provisions of these regulations shall, on conviction thereof in the police court, be punished by a fine of not less than $5 nor more than $50 for each and every offense, and in default of payment of such fine shall be imprisoned in the workhouse of the District of Columbia for not more than thirty days.

The object of such regulations, so far as they apply to the householder, is to require him to preserve his garbage free from admixture of rain, snow, and ice in a receptacle, readily accessible, that can be readily handled by the collector. Without such regulations garbage is kept in uncovered buckets, boxes, or barrels, with the result that after each heavy rainfall the receptacle becomes partly filled with water, necessitating the conveyance by the collector of a large amount of filthy water that is in no sense garbage. In cold weather such water, of course, freezes and renders it difficult to get the garbage, or, if it is secured by an effort on the part of the collector, it is at the risk of injury to the garbage receptacle. It is necessary also to have some restriction as to the size of the receptacles, otherwise they are often so large that they can not be lifted by one man, or so small that several are required to contain the accumulation of garbage, or they leak on the adjoining ground. It is necessary, furthermore, to have such receptacles placed in a position where they can be secured by the collector without undue delay, otherwise the unnecessary loss of time in the collection becomes a matter of needless expense to the contractor and, therefore, to the Government. The appropriation act has usually provided, as did the one under consideration, that the inspectors of the health department shall be charged with the enforcement of the garbage regulations. An attempt to have these regulations enforced in this way demonstrated the insufficiency of the inspection force of the health department for that purpose.

The following order was issued, therefore, to the major and superintendent of police on August 19, 1895, since which time the enforcement of the garbage regulations has been intrusted to the police depart-

ment, so far as securing compliance on the part of the householder is concerned:

OFFICE OF COMMISSIONERS OF DISTRICT OF COLUMBIA,
Washington, D. C., August 19, 1895.

DEAR SIR: The Commissioners direct me to request you to instruct the police to strictly enforce the garbage regulations, particularly with reference to the requirement that alley gates shall be numbered, and that garbage receptacles shall be placed where they will be conveniently accessible to the garbage collector.

Very respectfully,

WM. TINDALL, *Secretary.*

Col. WM. G. MOORE,
Major and Superintendent Metropolitan Police.

Specifications were now drafted for the contract authorized by the act of March 2, 1895. In view of the fact that the temporary contract was to run for a period of four months, this contract was not for five years (the maximum authorized by the law), but for four years and eight months.

On May 16, 1895, proposals for this contract were invited through publication six consecutive times in each of the following daily papers: Washington Times, Baltimore Sun, Philadelphia Times, and New York Evening Post, as follows:

OFFICE OF COMMISSIONERS OF DISTRICT OF COLUMBIA,
Washington, D. C., May 16, 1895.

Sealed proposals for the collection, removal, and disposal of garbage and dead animals in and for the District of Columbia, for a period of four years and eight months, beginning November 1, 1895, will be received at this office until 12 o'clock noon, June 24, 1895. Blank forms of proposals and specifications and all necessary information can be obtained at this office. Proposals should be made on the official form and each be accompanied by a copy of the specifications.

JOHN W. ROSS,
GEO. TRUESDELL,
CHAS. F. POWELL,
Commissioners District of Columbia.

A copy of the blank form of proposal and of each of the proposals received are appended to this report.

The proposal of James Kerr was rejected, having been received after the hour named in the advertisement for opening proposals.

The proposal of M. W. Adams was rejected for the reason that it did not comply with the specifications and the requirements of the advertisement under which it was submitted.

The proposal of the Columbia Supply Company was also rejected because it did not comply with the conditions contained in the advertisement and specifications, and furthermore, because upon investigation that company was found to be without authority to undertake the work of collecting and disposing of garbage and dead animals.

The proposal of the Baltimore Sanitary Company, providing as it did simply for the cremation of the garbage and dead animals, was rejected because, if accepted, it would involve the necessity for new bidding for the work of collecting such material, with no certainty that the two contracts necessitated by such an arrangement would be lower in the aggregate than the amount of the bids already received for the entire work.

On June 25, 1895, the proposal of Joshua N. Warfield for the collection of garbage and dead animals and the disposal thereof by cremation was accepted by the following order:

It appearing that the bid of Joshua N. Warfield for collecting and disposing of garbage and dead animals in the District of Columbia by cremation is the lowest and best bid for the method of disposal, made in conformity with the printed pro-

posal and specifications, which method the health officer recommends as the best for the present conditions in the District of Columbia, it is therefore,

Ordered, That the contract be awarded to said Warfield, the particular system of cremation to be designated by the Commissioners as early as practicable.

Attention may be invited at this point to the report in reference to the best method of collecting and disposing of garbage and dead animals, submitted by the Commissioners under date of March 2, 1895, in compliance with the provisions of the act of August 7, 1894. Owing to facts set forth in that report it was impossible for the health officer, to whom the subject had been referred for investigation, to make that investigation sufficiently thorough to warrant him in forming any definite opinion upon the subject of garbage collection and disposal; he was obliged to rely upon such facts as could be obtained by correspondence. The most exhaustive reports available at this time had been issued as the result of investigations conducted by the cities of New York and Boston. While the statement of the commercial aspects of the case in the New York report was manifestly misleading—the relative value of the garbage under the reduction system and under the cremation system, respectively, being based upon the gross value of the products without reference to their cost—the conclusions set forth in the Boston report as to the superiority of the reduction method in cities of considerable size, and in both reports as to the availability of that method from a sanitary standpoint, warranted the statement that—

it would appear from the facts presented in the submitted exhibits that the cremating process would be the better for a small city collecting about 10 or 15 tons of garbage per day, but when the daily collection far exceeds that amount the utilization process is preferable.

The city of New York had not, however, deemed it advisable to act upon the report of its committee, even up to the time of the award of the contract for this District, but continued to investigate, principally the reduction system, paying little or no attention to the various crematories which were in successful operation in various parts of the country. But the city of Boston, acting upon the evidence of its commission, permitted a reduction plant to be installed, which, after a brief period of operation, the board of health condemned, the court held was a nuisance, and which was abandoned.

It was in view of the foregoing, and of favorable reports from cities using crematories, that the Commissioners selected cremation as the most desirable method to be employed in this District. In course of their further investigations, however, an examination was made by the health officer of all the reduction systems in practical operation in this country, namely, the Mertz at St. Louis, the Simonin at Cincinnati, the Arnold at Philadelphia, and the American Reduction Company's system (an experimental plant) at Brooklyn. An effort was made to investigate the Holthaus system, which had a small plant running experimentally, but it was not possible to do so, owing to the fact that this plant was being removed to a small town in Connecticut at the time the investigation was made.

The following systems of cremation were also examined by the health officer: The Rider at Allegheny, Pa., the Eagle at Coney Island, N. Y., the Dixon at Atlanta, Ga., and Camden, N. J., the Smith at Atlantic City and Philadelphia, Pa., the Brown at Wilmington, Del., and the Brownlee at New Brighton, Staten Island.

A copy of the report of the health officer relative to his investigation is hereto appended.

The Commissioners themselves gave hearings to persons interested in

various systems of garbage disposal, and, before designating the particular system to be used, personally inspected crematories of the Brown, Smith, and Dixon systems.

In the selection of a method for the disposal of garbage, it is necessary to consider the probability of nuisance arising from the improper management of properly constructed apparatus, and that which must necessarily arise owing to the method employed. Any of the reduction processes may be considered in themselves a nuisance; any of them may possibly be maintained without nuisance, if such means are adopted as at the Mertz plant at St. Louis, namely, the location of the apparatus in a building so constructed that the air within the building is passed through a fire before being allowed to pass outside, which, it will be observed, is not a part of the reduction process, but a method, expensive in first cost and in operation, especially provided to prevent nuisance arising from that process while the garbage is being handled, and is equally applicable to any and every system. The proper management of such a method, however, is difficult, the amount of complaint caused by the St. Louis establishment (in all probability one of the best constructed and managed garbage plants in the world) demonstrating the difficulty of securing it.

It will be noted in reference to the system of cremation that the odor arising from the garbage while being handled is drawn by the draft, in properly constructed furnaces, into the fire and there destroyed, thus accomplishing naturally and without material expense what in the reduction process has to be done artificially and at a very considerable cost. It is manifest, therefore, which system is less liable to give offense.

Before reaching any conclusion, the Commissioners considered the allegation so often made that the reduction system secured to the city a better service than the system of cremation, in view of the fact that the contractor is, or should be, anxious to collect as much garbage as possible, because the product of that garbage has a commercial value. This argument would have more weight if the cost of the product was not so nearly equal to the market price thereof. While it is probably true that certain grades of garbage, notably that from large hotels, can be reduced in a sanitary manner at a fair profit, it has not been demonstrated that average garbage can be so reduced; nor that garbage during the season when it consists largely of vegetable matter can, at any time, be reduced at a profit. So far, then, from inducing the contractor to collect all garbage which it is possible to collect, it offers an inducement to him to collect the rich garbage from the better class of houses and to neglect the poorer class of dwellings where it is more important that a proper collection should be made; or to make a thorough collection during the winter season when the garbage contains much grease and to make a poorer collection in summer when good collection is most necessary.

As a result of the investigations, the Commissioners have deemed it advisable to enter into a contract for four years and eight months for the collection of garbage and dead animals in this District, and their destruction by the process of incineration, the furnaces to be employed being known as the Smith and the Brown crematories.

In reference to the location of establishments for the disposal of garbage, while it is generally admitted that reduction plants must be placed at a great distance from the thickly settled parts of the city, crematories are not infrequently located within the city itself. In determining the proper location of such a plant, aside from the question of

nuisance from the plant itself, it is necessary to consider the nuisance arising from garbage carts constantly passing to and fro in front of dwellings and places of business. Such carts do not at any time congregate, as is commonly supposed, about a properly conducted disposal plant. It may be admitted that a garbage crematory or a reduction plant absolutely free from odor might, if placed among dwellings or places of ordinary business, depreciate the value of such property on purely æsthetic grounds.

It must be admitted, however, that the constant passing of garbage carts in front of such dwellings or places of business will also act to the detriment of property values, being objectionable from an æsthetic standpoint. Believing, therefore, as the Commissiouers do, that a properly conducted garbage crematory is not in itself a nuisance, it is deemed advisable that such establishment should not be located at too great hauling distance, as any increase in the length of haul necessarily increases the amount of nuisance, if any, arising from such transportation.

A Brown crematory has been erected on South Capitol street, near S street, and is at present in operation.

Great difficulty has been experienced in securing a site for the Smith crematory, which it is proposed by the contractor to erect. As yet nothing has been done toward its erection.

A copy of the existing contract is appended hereto.

Very respectfully,

JOHN W. ROSS,
President Board of Commissioners
of the District of Columbia.

Hon. ADLAI E. STEVENSON,
President United States Senate, Washington, D. C.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 221.

IN THE SENATE OF THE UNITED STATES.

APRIL 20, 1896.—Laid on the table and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE SECRETARY OF THE TREASURY, IN RESPONSE TO SENATE RESOLUTION OF FEBRUARY 6, 1896, DIRECTING THE SECRETARY OF THE TREASURY TO TRANSMIT TO THE SENATE A STATEMENT OF THE BIDS FOR THE BONDS RECENTLY ADVERTISED FOR SALE BY HIM AND OPENED ON FEBRUARY 5, 1896, GIVING THE NAMES AND RESIDENCES OF THE BIDDERS, ETC.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., April 18, 1896.

SIR: I have the honor to acknowledge the receipt of Senate resolution dated the 6th of February last, as follows:

> *Resolved*, That the Secretary of the Treasury be, and he is hereby, directed at his earliest convenience to transmit to the Senate a statement of the bids for the bonds recently advertised for sale by him and opened on the 5th instant, giving the names and residences of the bidders, the amounts bid, and any other detailed information which may be desirable for a proper understanding of said bids.

In response thereto I have caused to be prepared and printed the tables inclosed herewith, showing (1) the name and residence of each bidder whose bid was received on or before February 5, 1896, at noon, the amount of his bid, and the price offered; (2) the distribution of bids by States; (3) bids which were accepted; (4) the amount of bids at each price below 110.6877, which was the lowest price at which any of the bonds were sold; and (5) the amount of bids at each price from 110.6877 up.

The table first mentioned was prepared by the printers from the original schedules, and contains the name of each bidder in the order in which his bid was opened and numbered by the committee appointed to receive and schedule the bids. Nothing is omitted in the table which appeared in the original schedule, and nothing has been added to the schedule since the committee reported thereon to the Secretary, except that the bids and the schedule have been carefully compared for the purpose of perfecting addresses and correcting minor errors in spelling of names, etc.

The table of accepted bidders contains the names of all those who have made payments as required by the circulars of January 6 and 15, with a footnote giving the names of ten other bidders whose bids were originally accepted but who failed to make the first payment at the time specified. The bid of Messrs. J. P. Morgan & Co. and their associates for the entire loan of $100,000,000 at 110.6877 was accepted in part, the amount allotted that firm being the remainder of the loan after accepting in full all bids at a higher price. The amount so allotted was originally $33,179,850, which was increased by the amounts forfeited by the ten bidders above mentioned.

All the bidders who made the first payment at or before the specified time have since either paid the remaining installments as they fell due or have anticipated one or more of them, while many paid in full at the time of the first payment.

The aggregate amount of payments made to and including April 15, 1896, was $96,978,050, face value of the bonds, with the proper amounts of premium and accrued interest, the amount of principal and premium being $107,777,826.86. The amount of bonds issued and delivered up to and including that date was $93,698,100. The denomination of the bonds issued is as follows:

Denomination.	Number of bonds.	Amount.
Coupon:		
$50	1,344	$67,200
$100	2,503	250,300
$500	1,834	917,000
$1,000	56,361	56,361,000
Registered:		
$50	190	9,500
$100	721	72,100
$500	480	240,000
$1,000	3,151	3,151,000
$5,000	304	1,520,000
$10,000	3,111	31,110,000
Total		93,698,100

The proceeds of the loan are $111,166,232.65, and the average price realized is therefore a little less than $111.17 for each $100 of the bonds sold.

Besides the tables above mentioned I herewith inclose copies of the circulars of January 6, 9, and 15, a copy of the form of bid supplied to applicants, and of Department's letter of acceptance to successful bidders; also a copy of the table prepared by the Government actuary, showing the prices at which the bonds should sell in order to realize certain rates of interest to the investors.

It has been impracticable to make an earlier reply to the Senate resolution, owing to the pressure of work in the Division of Loans and Currency of this office in connection with the issue of the new bonds. In the absence of provision for an extra force of clerks, the work of preparing the tables has been of necessity performed by the regular clerks of that division, with such occasional assistance as could be given by other offices.

Respectfully, yours,

J. G. CARLISLE, *Secretary.*

The PRESIDENT OF THE SENATE.

TABLE No. 1.

SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925.

IN PURSUANCE OF DEPARTMENT CIRCULARS OF JANUARY 6, 9, AND 15, 1896.

No.	Subscriber.	Residence.	Total.	Price.
1	J. R. Hawkins	Mountainville, N. Y	$600	110
2	Miss Jenerense Menret	425 Chestnut street, Chicago, Ill	600	105
3	B. F. Mathews	Forked River, N. J	300	100
4	Second National Bank	Cooperstown, N. Y	20,000	108
5	John Hall & Co. (for customer)	Fort Ann, N. Y	500	105
6	James L. Clark, cashier Sidney National Bank	Sidney, N. Y	1,000	108
7	Jennie Waldmann	207 State street, Chicago, Ill	100	110
8	State National Bank	Cleveland, Ohio	100,000	109.06
9	First National Bank	White Pigeon, Mich	5,000	100
10	M. E. Hull	631 Fulton street, Chicago, Ill	200	100
11	H. Clagett	Centreville, Tenn	1,000	119.3229
12	Joseph T. Smith, jr	1010 Madison avenue, Baltimore, Md	50	108
13	Union National Bank of Macomb	Macomb, Ill	30,000	111.50
14	Mrs. Edward D. Dunlop	Brooklyn, N, Y	50	100
15	H. K. Fulton	Washington, D. C	500	105
16	Mrs. Emma Blum	24 West One hundred and nineteenth street, New York	1,000	105
17	H. B. Lowden	283 South Leavitt street, Chicago, Ill	250	105
18	George Edinger	Glenwood Springs, Colo	20,000	90
19	John L. Farwell, jr	Claremont, N. H	100	120
20	F. G. Eaton (for Mrs. E. K. Schwinn)	809 Jackson Boulevard, Chicago, Ill	1,500	101
20	F. G. Eaton (for Maria S. Eaton)	do	1,500	101
21	Robert P. Lee	115 Broadway, New York	1,000	110
22	Shamokin Banking Co	Shamokin, Pa	30,000	110
23	Loan and Savings Bank	Charlotte, N. C	5,000	110
24	P. M. Robinson	West Union, W. Va	1,000	112
25	W. F. Decker	913 Guaranty Loan Building, Minneapolis, Minn	500	114.286
26	Bank of Commerce	Chanute, Kans	1,000	115
27	Henry D. Shute	Pittsburg, Pa	100	112
28	W. R. Brown	Passaic, N. J	100	120
29	Henry Eipert	222 Bowery, New York	100	110
30	Horace K. Fulton	Washington, D. C	3,200	105
31	Mrs. Drusilla C. Hess	Linden Hall, Pa	200	100
32	Henry Lang	New York	250	107
33	John H. Rieger	do	1,000	108
34	Mary Underwood Williams	2044 Ridge avenue, Philadelphia, Pa	1,000	108
35	Stephen H. Emmens	128 Washington Building, New York	1,000,000	105
36	Wm. G. Law	New York	5,000	110
37	William Wiesenberger	do	20,000	112
38	Mary E. Auck	Philadelphia, Pa	700	105

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
39	Richard D. Brown	New York	$200	110
40	S. Gutwillig	do	50,000	107
41	Elizabeth Paxson Reinhart	Philadelphia, Pa	10,000	100
42	David Grotta	Newark, N. J	1,000	100
43	Gustavus Balser	New York	3,000	104
44	Isaac Cohen	Philadelphia, Pa	500	107
45	Mrs. Bertha Eckstein	New York	5,000	100
46	Josephine Watt	Philadelphia, Pa	2,000	108
47	F. W. Childs	Brattleboro, Vt	200	112
48	Jacob Steinbach	Long Branch, N. J	1,000	110
49	W. T. McCue	Staunton, Va	500	110
50	Camden Safe Deposit and Trust Co	Camden, N. J	25,000	110.50
50	do	do	25,000	111
50	do	do	25,000	111.50
50	do	do	25,000	112
51	Edwin L. Meyers	New York	10,000	105
52	Gertrude A. Reinhart	Philadelphia, Pa	2,200	104
53	William S. Hills	New York	10,000	109
54	P. B. Felts	Potecasi, N. C	50	120
55	Penn National Bank	Reading, Pa	50,000	110
56	Union Five Cent Savings Bank	Exeter, N. H	600	108
57	Fourth National Bank	Cadiz, Ohio	10,000	112
58	James G. Kline	Pluckemin, N. J	3,000	100
59	William Henry	Indianapolis, Ind	4,000	100
60	Minna Herz	Brooklyn, N. Y	1,600	108
61	George Wilson	New York	5,000	114
62	Edwin E. Crebs	Fairfield, Ill	10,000	108
63	Joseph H. Fink	New York	1,000	109
64	D. S. Lyman	Cincinnati, Ohio	25,000	100
65	People's Bank	Buffalo, N. Y	25,000	107.50
66	Stephen J. Hanna	Rock Springs, Md	200	110
67	Joseph E. Miller	Philadelphia, Pa	50	108
68	William Harmon	St. Louis, Mo	1,400	106
69	M. V. B. Elson	Freeport, Ill	3,000	107
70	J. S. Smith	St. Louis, Mo	10,000	104
71	Henry Bartholomay	Rochester, N. Y	100,000	106
72	Henry J. Weil	Boston, Mass	10,000	108
73	Henry C. Levi	Chicago, Ill	50,000	109.0856
74	Miss Belle E. Gilbert	2913 Easton avenue, St. Louis, Mo		
75	National Exchange Bank	Boston, Mass	300,000	110.25
76	Aurora National Bank	Aurora, Ill	25,000	109.0856
77	Harrison National Bank	Cadiz, Ohio	25,000	112
78	First National Bank	Arlington, Mass	12,500	110.30
79	Job M. Leonard	394 Highland avenue, Fall River, Mass	10,000	108
80	K. Wood	1409 Monadnock Building, Chicago, Ill	500	110

81	Bank of Ainsworth	Ainsworth, Nebr	1,000	100
82	Arthur P. Howard	New York	50	114
83	Maine Savings Bank	Portland, Me	150,000	110
84	M. M. Keller	Cambridge, Iowa	100	106
85	Robt. E. Glendining	Philadelphia, Pa	500,000	112.75
86	Louis Schraidt	528 East One hundred and twentiethstreet, New York	300	110
87	Mrs. R. Summerfield	Danville, Va		
88	Central Savings Bank	St. Joseph, Mo	20,000	105
89	First National Bank	Bloomsburg, Pa	10,000	110
90	First National Bank	Arlington, Mass	5,000	111
90	.....do	.....do	5,000	111.50
90	.....do	.....do	5,000	112
90	.....do	.....do	5,000	112.50
91	Wm. D. Niles, jr	Necedah, Wis	200	102
92	Bank of Commerce	Chanute, Kans	1,000	100
93	Eugene Davis	Springhill, Kans	100	113.89
94	Bank of Durand	Durand, Wis	1,000	100
95	R. C. Hazelef	Leitchfield, Ky	10,000	100
96	B. F. Welty	Alma, Mich	100	119.3229
97	Ashuelot National Bank	Keene, N. H	10,000	110
98	Jas. L. Taylor	Portsmouth, Ohio	4,400	106
99	Waldly & Clay's State Bank	Adrian, Mich	5,000	110
100	Bucks County Trust Co	Doylestown, Pa	5,000	105.50
101	Williamsburgh Savings Bank	Brooklyn, N. Y	500,000	111
102	Oscar F. Allen	Cambridge, Mass	450	110
103	Patchogue Bank	Patchogne, N. Y	25,000	107
104	Mrs. B. Epstein	New York	3,500	112
105	Emily A. Rand	944 Paulding street, Peekskill, N. Y	200	110
106	Jacob Kenney	Downingtown, Pa	200	100
107	Joanna S. Ryder	Middleboro, Mass	100	108
108	Tate County Bank	Senatobia, Miss	5,000	105
109	Anton Oudshoorn	1837 Indiana avenue, Chicago, Ill	150	105
110	Neodesha Savings Bank	Neodesha, Kans	1,000	100
111	William C. Learmont	56 East Kinzie street, Chicago, Ill	200	110.50
112	W. C. Mitchell	Denver, Colo	500	106.50
113	National Revere Bank	Boston, Mass	100,000	110
114	People's Bank	Houston, Va	1,000	110
115	Citizens' Bank	Dyersburg, Tenn	5,000	100
116	John M. Hagans	Morgantown, W. Va	250	110
117	Jefferson County Bank	Oskaloosa, Kans	1,000	100
118	Citizens' Bank	Bedford, Ind	10,000	104.40
119	Johnstown Bank	Johnstown, N. Y	25,000	103
120	William H. Terrell	Macon, Mo	450	115
121	Julius Schrotz, M. D	808 North Eighth street, Philadelphia, Pa	500	103
122	John M. Gardner	Edgar, Nebr	500	100
123	Mrs. J. Hoffmann	Chicago, Ill	500	113
124	H. C. Comstock	Hotel Mildred, Nelsonville, Ohio	5,000	107.50
125	Anna L. Aggers	St. Joe, Pa	300	108
126	Citizens' Savings and Commercial Bank	Denver, Colo	10,000	101
127	Jonas Fishel	Riverhead, Long Island	2,000	105.75
128	Stoneham National Bank	Stoneham, Mass	10,000	112
129	First National Bank	Killingly, Conn	50,000	100

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
130	State Bank	Crawford, Nebr	$10,000	90
131	Annie McFetridge	1502 Christian street, Philadelphia, Pa	5[illegible]0	100
132	Elizabeth McFetridge	do	5[illegible]0	100
133	Martha McFetridge	do	5[illegible]0	100
134	Amelia E. Mort	2201 Spring Garden street, Philadelphia, Pa	2,0[illegible]0	102
135	Robert H. Petry	653 Lee street, Baltimore, Md	300	109
136	A. Walton Fleming	Washington, D. C	50	120
137	Mary E. Fleming	do	200	120
138	Otto A. Stoll	Detroit, Mich	50	120
139	H. L. Turner	Falls Church, Va	100	110
140	Benney National Bank	Birmingham, Ala	50,000	109.50
141	Edgar B. Wanen	134 Summer street, Boston, Mass	1,000	110
142	Hawley C. White	North Bennington, Vt	5,550	108
143	Ellen Ryan	Brooklyn, N. Y	300	117
144	Leo Jessel	Indianapolis, Ind	5,000	106
145	Victor S. Sobel	Nashville, Tenn	2,000	119.3229
146	Victor Weichmann	61 East One Hundred and thirty-second street, New York	(*a*)	.....
147	Mrs. Rosetta S. Hall, M. D	Liberty, N. Y	1,050	(*b*)
148	J. M. Weinstock	881 Eighth avenue, New York	200	100
149	Moore & Eves	Washington, Kans	1,000	100
150	Citizens' National Bank	Ripley, Ohio	5,000	107.50
151	do	do	2,000	105
152	Iowa State Savings Bank	Fairfield, Iowa	10,000	110
153	E. H. Friedlander	306 Callowhill street, Philadelphia, Pa	800	109
154	George R. Wells	Fields, Va	1,000	104
155	Emanuel Neuman	New York	200	112
156	B. P. Waggener	Atchison, Kans	20,000	110
157	State Bank	Foxlake, Wis	4,000	109
158	A. N. Belin	Red Wing, Minn	1,000	109.0856
159	Orson W. Munsell	Des Moines, Iowa	500	100
160	V. J. King	Easthampton, Mass	200	108
161	Bank of Holland	Holland, N. Y	1,000	109.10
162	Peter B. Rendall	162 Bowers street, Jersey City, N. J	1,000	110 1/8
163	do	do	5,000	108 1/8
164	Manistee National Bank	Manistee, Mich	45,000	105.5516
165	Joseph Withington	Mattoon, Ill	100	116
166	J. W. Shrader	do	*c* 100	130
167	Stedman Thomas, manager Dairymen's Bank	Sheboygan Falls, Wis	5,000	100
168	Mrs. Matilda E. Christine	125 South Buckeye street, Wooster, Ohio	1,000	100.06
169	Esther Myers Andrews	600 West End avenue, New York	5,000	(*d*)
170	G. W. Wells	Farmington, Minn	50	107.50
171	Central National Bank	Greencastle, Ind	25,000	109
172	C. N. Gaumer	Mansfield, Ohio	5,000	109.0856
173	Atchison National Bank	Atchison, Kans	50,000	104.50
174	L. L. Lostutter	Iroquois, S. Dak	100	110

175	Rockport National Bank	Rockport, Mass	5,000	110
176	William F. Jones	Wellsville, N. Y	10,000	110.10
177	N. C. Elting	Florence, Ala	100,000	105
178	R. F. Smith	1010 Madison avenue, Baltimore, Md	200	108
179	Welden National Bank	St. Albans, Vt	25,000	110
180	First National Bank	Paris, Ill	2,000	110
181	.....do	Newcastle, Pa	75,000	109 1/32
182	J. F. Weber	4 Stowe street, New York	1,000	107
183	Miners' Savings Bank	Wilkesbarre, Pa	10,100	107
184	First National Bank	Tonawanda, N. Y	100,000	105
185	Emerson Cole	Minneapolis, Minn	1,200	115
186	Chas. H. Foster	303 Monadnock Building, Chicago, Ill	1,000	108
187	Detroit National Bank	Detroit, Mich	100,000	110.2992
188	Bank of Huntington	Huntington, N. Y	5,000	110
189	Adrian H. Jackson	New York	5,000	114
190	Stephen S. Brown *d*	Heshbon, Pa	300	110
191	Thomas Hopkins	Pottsville, Pa	3,000	104
192	Bank of Wessington	Wessington, S. Dak	500	100
193	Lewis Feldman	Richmond, Ohio	4,500	110.50
194	William L. Dicks	6 Olive street, St. Louis, Mo	800	106
195	Agnes Louise Bick, trustee	294 West street north, Indianapolis, Ind	1,200	100
196	Miss Maggie Quinn	Cliff House, Manitou, Colo	400	101.01
197	S. H. Templeton	Baldwin, Pa	200	108
198	C. Haase	Washburn, Ill	100	115
199	André Bisson	Chicago, Ill	500	104
200	Edward F. Cate	Wolfboro, N. H	5,000	110 1/10
201	F. J. Alverson	Chicago, Ill	50	105
202	Joseph F. Greenough	Care of Kidder, Peabody & Co., Boston, Mass	10,000	100
203	Suffolk Savings Bank for Seamen	Boston, Mass	200,000	111.50
204	Emanuel Hinderer	Frederick, Ill	300	105
205	Robert B. Mills	Lake Preston, S. Dak	100	100
206	P. T. Chapman	Vienna, Ill	5,000	104
207	Hartley State Bank	Chicago, Ill	500	100
208	Edgar B. Warren	134 Summer street, Boston, Mass	4,000	110
209	Minnie Doerr	142½ North Clark street, Chicago, Ill	500	113
210	Merchants and Clerks' Savings Bank Co	Toledo, Ohio	50,000	100
211	Anna M. Thorpe	Schuylerville, N. Y	1,000	110
211	Josephine E. Thorpe	.....do	600	110
212	Laclede County Bank	Lebanon, Mo	7,000	109.0856
213	Greene County Bank	Paragould, Ark	1,000	110
214	Robert A. Woods	436 Pennsylvania avenue, Pittsburg, Pa	700	110
215	Bank of Columbia Falls	Columbia Falls, Mont	500	100
216	Bank of Jonesboro	Jonesboro, Ark	10,000	100
217	Mary Florence Gorter	1127 Chestnut street, Evansville, Ind	1,500	114.0506
218	Emanuel Hinderer	Frederick, Ill	300	110
219	A. B. Morgan	Malden, Mass	3,000	109
220	Ullrich Savings Bank	Mount Clemens, Mich	5,000	100
221	George B. Baker	33 South street, Baltimore, Md	10,000	112.50
222	Thomas Torpey	433 Fifth avenue, Leavenworth, Kans	1,000	112.50
223	Mercantile Trust Co	120 Broadway, New York City	15,000	108

a See No. 257. *b* No price. *c* Wants No. 1 $50 registered and No. 1 $50 coupon. *d* Conditional.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
224	West Branch National Bank	Williamsport, Pa	$50,000	105
225	Aurora National Bank	Aurora, Ill	25,000	109.0856
226	Albert L. Judson	Albany, N. Y	500,000	113.75
227	John D. Hill	Homer, Ga	200	105
228	Joseph M. Brady	1139 South Seventh street, Philadelphia, Pa	2,500	110
229	F. Giesenhaus	Muscatine, Iowa	5,000	105
230	Mrs. Ella Delana	Cortland, Ill	1,500	110
231	Mary E. McKenna	Austin, Minn	10,000	100
232	J. C. Hume	Iola, Wis	1,500	100
233	Charles A. Marcy	Winona, Minn	100	100
234	Elizabeth F. Fanen	Doylestown, Pa	10,000	107
235	William S. Righter	Room 730, Prudential Building, Newark, N. J	4,000	108
236	Trenton Banking Co	Trenton, N. J	30,000	114
237	Second National Bank	Titusville, Pa	9,000	108
238	....do	....do	9,000	110
239	C. M. Wolff	Hanover, Pa	200	102.50
240	J. S. Wood	Vernon, Tex	50	114
241	A. J. Hathaway	Otsdawa, N. Y	500	100
242	Marshall National Bank	Marshall, Tex	12,500	100
243	Nahum B. Grant	South Hancock, Me	200	110
244	E. G. Kuszeverer	690 Lincoln avenue, Chicago, Ill	50	115
245	Edward Barnes	92 West Eighty-ninth street, New York City	50	110
246	Henry E. Rhoades	141 South Second avenue, Mount Vernon, N. Y	1,000	100
247	Second National Bank	Cooperstown, N. Y	30,000	112
248	....do	....do	30,000	110
249	Gertrude A. Reinhart	1533 North Broad street, Philadelphia, Pa	2,200	100
250	The National Bank of Troy	Troy, N. Y	150,000	110.25
251	Third National Bank	Louisville, Ky	20,000	112
252	Shelby County State Bank	Shelbyville, Ill	5,000	105
253	George C. Paine	Aberdeen, Miss	200	115
254	Merchants' Laclede National Bank	St. Louis, Mo	100,000	109.0856
255	Jared Huxley	Youngstown, Ohio	10,000	105
256	Citizens' Bank	Salem, Ind	7,000	104.4082
257	Victor Wiechmann	61 East One hundredand thirty-second street, New York	3,550	110
258	Anna M. Sparks	Philadelphia, Pa	3,000	109
259	North Dakota Bank	Churchs Ferry, N. Dak	2,000	100
260	T. M. Joslin	Bismarck, N. Dak	5,000	109.0856
261	A. Miersen	Placerville, Cal	10,000	105
262	Robert Forrest	Troy, N. Y	500	108
263	Hervey B. Jones	232 Rodney street, Brooklyn, N. Y	100	108
264	Elmer R. Webster	Pontiac, Mich	50	100
265	N. L. Candee	506 Pullman Building, Chicago, Ill	500	101
266	Robert Wallace	26 South Fifteenth street, Philadelphia, Pa	100	105
267	G. H. Bradford	St. Clair County, Ill	350	108
268	Nelson F. Jenison	Lansing, Mich	15,000	100.50

269	J. R. Ainslie	Room 305 Grand Central Passenger Station, Chicago, Ill	500	110
270	Farmers' National Bank	Pennsburg, Pa	10,000	112
271	First National Bank	Fairfield, Ill	10,000	109
272	.....do	Dickinson, N. Dak	25,000	110
273	Nicholas Murphy	Apple River, Ill	1,000	117
274	First National Bank	Litchfield, Ill	15,000	112
275	Tradesmen's National Bank	Conshohocken, Pa	10,000	110
276	Lynchburg National Bank	Lynchburg, Va	25,000	109.50
277	Mutual National Bank	Troy, N. Y	50,000	110
278	Catherene A. Brainerd	Portland, Conn	500	108
279	Corinne L. Brainerd	.....do	500	108
280	Isaac Gelder	1526 Michigan avenue, Chicago, Ill	3,500	106
281	First National Bank	Greencastle, Pa	1,500	116
282	L. H. W. Ernest	Swanwick, Ill	1,000	102
283	Arthur B. Wells	Chicago, Ill	350	113.75
284	M. Wesendorff	1065 William street, Elizabeth, N. J	900	100
285	People's National Bank	Brooklyn, N. Y	15,000	104.4082
286	Springfield National Bank	Springfield, Mass	25,000	110.2992
287	Bank of Warren County	Warrenton, Mo	5,000	105
288	Merchants and Farmers' Bank	Macon, Miss	16,000	109.50
289	New England Safe Deposit and Trust Co	Kansas City, Mo	10,000	110
290	First National Bank	Manhattan, Kans	10,000	112
291	Amos C. Stibbins	Novelty, Mo	2,000	105
292	Joseph H. Reilley	1414 South Penn square, Philadelphia, Pa	2,000	101.10
293	State National Bank	Cleveland, Ohio	100,000	112.80
294	John Carnock	114 Fourth avenue, Brooklyn, N. Y	5,000	110
295	Fire Association of Philadelphia	Philadelphia, Pa	100,000	110
296	American Mechanics' Funeral Benefit Association	.....do	10,000	112.7814
297	Phillipsburg National Bank	Phillipsburg, N. J	26,000	109.0856
298	John O. Melby & Co	Whitehall, Wis	2,000	104.4082
299	State Bank of Cokato	Cokato, Minn	1,000	104
300	Thomas Hickey	11 Murray street, Wakefield, Mass	100	110
301	First National Bank	Perry, Iowa	7,000	100
302	W. W. Funge, jr	San Francisco, Cal	1,000	114
303	People's Bank	Wilkesbarre, Pa	20,000	112.7814
303	.....do	.....do	15,000	111.5310
304	First National Bank of Pittston	Pittston, Pa	100,000	106.7121
305	Valentine Brill	Brutus Post-Office, Emmet County, Mich	1,300	105
306	The Littleton National Bank	Littleton, N. H	2,500	112
307	Thomas E. Riley	Erin, St. Croix County, Wis	1,000	100
308	E. A. Monaghan	Lockhaven, Pa	20,000	108
309	Quakertown National Bank	Quakertown, Pa	20,000	109.0856
310	Newton E. Stout	25 Broad street, New York	100	108.25
311	John Greenleaf	Wiscasset, Me	300	112
312	Martin Wortmann	126 East Seventy-ninth street, New York	400	108
313	W. B. Bell	Elkin, N. C	100	105
314	George P. Deshler	McConnelsville, Ohio	1,200	111
315	Charles P. Hallock	2079 Bathgate avenue, New York	500	110
316	.....do	.....do	500	108.0625
317	The Burlington County Safe Deposit and Trust Co	Moorestown, N. J	25,000	109.0856
318	Livingston & Co	206-208 Davis street, San Francisco, Cal	20,000	109.07
319	Moorestown National Bank	Moorestown, N. J	10,000	109.0856

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
320	Eisner & Mendelson Company	152 Franklin street, New York	$25,000	105
321	Bank of Sheboygan	Sheboygan, Wis	40,000	100
322	E. T. Webb	Webb City, Jasper County, Mo	10,000	104
323	John F. Moore	Baltimore, Md	500	110
324	J. Tauber	Eau Claire, Wis	1,500	108
325	Michael Tito	San Antonio, Tex	250	119.3329
326	Exchange Bank of Yarmouth	Yarmouth, Nova Scotia	10,000	106.50
327	First National Bank of Mechanicsburg	Mechanicsburg, Pa	10,000	109.0856
328	....do	....do	10,000	110.2992
329	(No name)	Peru, Miami County, Ind	3,000	108
330	Calvin Cain	216 Fourteenth street, Washington, D. C	50	114
331	F. Siegel	205 Bedford avenue, Brooklyn, N. Y	100	100
332	National Bank of Chester County	West Chester, Pa	20,000	109.50
333	Agnes C. Urann	Dover, Me	50	106
334	Merchants National Bank	Jacksonville, Fla	1,000	110
335	The Parkersburg National Bank	Parkersburg, W. Va	2,000	112
336	Samuel Lawson	161 Levering street, Manayunk, Philadelphia, Pa	100	103
336	Adelaide Lawson	....do	200	103
337	Perth Amboy Savings Institution	Perth Amboy, N. J	10,000	110
338	Arthur J. Stevens	Chicago, Ill	100	112.50
339	Kalamazoo County Bank	Schoolcraft, Mich	1,500	112
340	G. W. Mayer	Bradfield, Wis	150	100
341	Lorenzo Rank	Aurora, Ill	1,000	112
342	First National Bank of Buchanan County	St. Joseph, Mo	3,000	110.50
343	John G. Mooney	Bangor, Me	2,500	111
344	....do	....do	2,500	113
345	First National Bank	Perry, Iowa	7,000	100
346	First National Bank of McGregor	McGregor, Iowa	10,000	110
347	Louis H. Ericson	405 Central avenue, Minneapolis, Minn	650	106
348	Albert W. Weatherbee	Danforth, Me	500	110
349	....do	....do	500	112
350	Union National Bank	Souderton, Pa	30,000	107.125
351	Silas E. Hurin, attorney for Ella P. Carnahan, guardian	Findlay, Ohio	600	109.0856
352	Robert L. Stevens	Vineland, N. J	1,500	104
353	N. L. Candee	506 Pullman Building, Chicago, Ill	50	110
354	....do	....do	50	106
355	....do	....do	50	109
356	....do	....do	50	107
357	....do	....do	50	108
358	....do	....do	50	105
359	Andrew Melgaard	Warren, Marshall County, Minn	200	115
360	First National Bank	Philipsburg, Pa	50,000	110
361	Sigmund Haiburger	301 North Gay street, Baltimore, Md	200	105
362	J. P. Dennett	20 Beacon street, Boston, Mass	500	110
363	William Black	Philadelphia, Pa	1.000	104

364	Joseph M. Hill	Gazil, W. Va	100	107
365	George W. Hoover	Crestline, Ohio	200	112.50
366	James H. Dehonty	Elwood, Ind	5,000	105
367	R. S. Harvey	Eldon, Mo	10,000	109.0856
368	(Not signed)	Dallas, Tex	100	114.0506
369	First National Bank	Helena, Ark	10,000	114
370	Belleville Savings Bank	Belleville, Ill	50,000	110
371	L. B. Harris	Lyndonville, Vt	5,000	112.50
372	Theodore K. Long	329 Mercantile Block, Aurora, Ill	10,000	101
373	Pulaski National Bank	Pulaski, N. Y	10,000	110
374	The National Bank of Urbana	Urbana, Ohio	50,000	112
375	National Shoe and Leather Bank	Auburn, Me	25,000	112.03
376	Everett L. Smith	do	10,000	109.09
377	Herbert Kraft Company Bank	Red Bluff, Cal	10,000	104
378	Catlettsburg National Bank	Catlettsburg, Ky	a 15,000	112.125
379	Tradesmen's National Bank	Philadelphia, Pa	100,000	108.01
380	Shaw Piano Company	Erie, Pa	50	121
381	John Popielinski	1333 Pearl street, Philadelphia, Pa	100	100.10
382	Newburyport Five Cents Savings Bank	Newburyport, Mass	10,000	110.2992
383	H. H. Banks	Columbia, Mo	2,000	100
384	The Citizens' National Bank	Belle Plaine, Iowa	5,000	109
385	The Schenevus National Bank	Schenevus, N. Y	10,000	112
386	Highland County Bank	Greenfield, Ohio	5,000	110
387	The Cloud County Bank	Concordia, Kans	10,000	105
388	The First National Bank of North Baltimore	North Baltimore, Ohio	25,000	110
389	The Farmers' Bank	Williamsport, Ohio	3,000	109.0856
390	Greenwood's State Bank	Lake Mills, Wis	2,000	101
391	Andrew Fiske	10 Tremont street, Boston, Mass	50	110
392	State Bank of Medford	Medford, Wis	1,000	104
393	First National Bank of Albert Lea	Albert Lea, Minn	10,000	109.50
394	C. O. Nelson	Clifton, Tex	2,000	100
395	Anna Martin	114 College avenue, Lancaster, Pa	100	107.50
396	First National Bank of Albert Lea	Albert Lea, Minn	10,000	108.50
397	Hahne & Co. Employees Mutual Benefit Association	645 Broad street, Newark, N. J	1,000	110
398	Lewis G. Tewksbury	50 Broadway, New York	250,000	101.50
399	James J. Hanna	Liberty Grove, Md	400	110
400	Edward Azermenski	699 Noble street, Chicago, Ill	1,400	100
401	Amzi W. How	Harrodsburg, Ind	100	100
402	Claude C. Smallwood	do	100	116
403	N. L. Candee	506 Pullman Building, Chicago, Ill	50	110.50
404	do	do	50	109.50
405	do	do	100	108.50
406	John A. Burbank	Richmond, Ind	2,000	107.89
407	Matteawan National Bank	Matteawan, N. Y	2,500	112.7814
408	do	do	2,500	116.6471
409	Fidelity Mutual Life Association	Philadelphia, Pa	25,000	109.0856
410	J. W. Scriber, for Farmers and Traders' National Bank	Lagrande, Oreg	5,000	106.7121
411	Mrs. Augusta Gruber	Downing, Wis	50	114
412	H. H. Shields	353 North Sandusky street, Tiffin, Ohio	250	109
413	Charles H. Cook, trustee	Philadelphia, Pa	1,000	112.7814

a Withdrawn.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
414	Thad M. Talcott	5154 Grand Boulevard, Chicago, Ill	$5,000	103
415	Julia N. Gould	Highland Park, Ill	200	102
416	Cyril Sistek	Suterville, Pa	50	94
417	Marquette County Savings Bank	Marquette, Mich	25,000	109.0856
418	Fredk. M. Speyer	San Francisco, Cal	1,000	110
419	German Farmers' Mutual Fire Insurance Company	Omaha, Nebr	4,000	107
420	William H. Lehr	2045 Wishart street, Philadelphia	800	110
421	John P. Dennett	Arlington, Mass	500	112
422	Andrew P. Foster	Woodland, Fla	900	108
423	Bank of Warrensburg	Missouri	5,000	109.0856
424	E. B. Tustin	Bloomsburg, Pa	2,300	110
425	William Strange	Kinsman, Ill	*a* 50	100
426	Fredk. Lindlinger	45 Liberty street, New York	2,500	109.0856
427	Fred A. Wing, P. M	East Mount Vernon, Me	100	106
428	East Bridgewater Savings Bank	East Bridgewater, Mass	10,000	110
429	Albert Zebell	Milwaukee, Wis	2,000	100
430	George C. Graeber, cashier for First National Bank	Shamokin, Pa	50,000	112
431	Ward, Murray & Co	San Saba, Tex	10,000	106
432	H. H. Copeland	Douglas, Kans	250	112
433	F. J. Brown	Los Angeles, Cal	1,000	112
434	Jonas Struble	Monroe, N. J	100	113
435	Charles Hansel	Easton, Pa	1,500	112.7814
436	Albert N. Locke	Salem, Mass	5,000	(*b*)
437	Tobias Wagner	1618 John street, Cincinnati, Ohio	2,500	103
438	American Exchange Bank	Duluth, Minn	3,000	103
439	Strother Hutten	Egypt, W. Va	*c* 1,000	115
440	A. Bates	New Philadelphia, Ohio	10,000	110
441	Martin Thompson	Dunbar, Pa	250	108
442	B. J. Ehuts	St. Louis, Mo	500	109.0856
443	Samuel O. L. Potter, M. D	Mills Building, San Francisco, Cal	3,000	109.50
444	Citizens' Bank	Cannon Falls, Minn	10,000	109.01
445	National Bank of Commerce	Minneapolis, Minn	2,000	110
446	R. J. Morrison	2424 Garfield avenue, Minneapolis, Minn	1,500	110
447	Austin W. Warr	Lewistown, Mont	5,000	106.7121
448	Jos. F. Mitchell	Mobile, Ala	4,000	107
449	Joseph Morris	New York	20,000	112
450	John Stich & Bro	118 Third avenue, New York	10,000	115
451	William T. Den	Brownsville, Nebr	5,500	111
452	Catharine Steiner	344 East Sixth street, New York	600	110
453	George Steiner	....do	1,200	110
454	John A. Hall, trustee	Trenton, N. J	2,200	112.25
455	William Barr	2413 Meredith street, Philadelphia, Pa	1,000	100
456	Joseph B. Rorke	Reading, Pa	5,000	101
457	John A. Hall	Trenton, N. J	2,000	112.25
458	Mieezyslaw Barabarz	1634 Eastern avenue, Baltimore, Md	2,500	104.4082

459	First National Bank	David City, Nebr	12,500	104
460	William Fordham	1349 Park avenue, Alameda, Cal	6,000	109
461	W. G. Saunders	Mount Pleasant, Iowa	1,000	119.3229
462	Alfred Denio	Girard, Pa	25,000	112.7814
463	Traders' National Bank	Lowell, Mass	50,000	109
464	T. S. Gardner	Litchfield, Ky	4,000	104
465	D. Noonan	Chico, Cal	500	115
466	People's National Bank of Roxbury	Boston, Mass	60,000	109
467	Randolph Tucker	1302–1304 East Main street, Richmond, Va	10,000	108
468	L. S. Tyler	Linesville, Pa	1,000	110
469	City Savings Bank	Alliance, Ohio	6,000	109
470	South Side Bank	St. Louis, Mo	3,000	109.10
470	do	do	15,000	104.4082
470	do	do	10,000	109.10
470	do	do	25,000	110.30
471	John H. Noonan	Chico, Cal	2,500	110
472	W. C. Woodbury	Dover, Me	300	116.6471
473	Hattie Theobald	Richmond, Me	150	110
474	Mrs. Zerlina Froman	342 East Seventy-eighth street, New York	350	110
475	John F. Ruggles	West Burke, Vt	1,500	112
476	First National Bank	Herkimer, N. Y	25,000	112
477	Isidor H. Mayer	330 Pine street, San Francisco, Cal	30,000	107
478	Mrs. Sarah W. Pope	Navy-Yard, Mare Island, Cal	2,000	105
479	J. A. Waldo	Box 927, San Jose, Cal	1,000	106
480	Conway Savings Bank	Conway, Mass	1,000	110
481	Doering Bros	286 River street, Troy, N. Y	1,000	108
482	People's Bank	Lansingburg, N. Y	10,000	112.50
483	E. B. Tustin	Bloomsburg, Pa	25,000	107
484	Adolph Silberstein, grand secretary	New York	30,000	112
485	Fort Pitt National Bank	Pittsburg, Pa	25,000	109.0856
486	First National Bank	Ticonderoga, N. Y	10,000	110.25
487	Old National Bank	Whitehall, N. Y	10,000	110.50
488	H. G. Burleigh	do	10,000	109
489	Allen C. Sawyer	do	3,000	111
490	Jacob C. Myers	200 North Eighth street, Philadelphia, Pa	8,000	107.89
491	Phillips National Bank	Phillips, Me	12,500	111
491	do	do	12,500	112
492	Big Sandy National Bank	Catlettsburg, Ky	25,000	111
493	William L. Randall	1824 Hinman avenue, Chicago, Ill	3,000	105
494	Belknap Savings Bank	Laconia, N. H	1,000	113
495	John C. Deppen	Myerstown, Pa	250	114
496	Amsterdam City National Bank	Amsterdam, N. Y	40,000	$103\frac{7}{15}$
497	First National Bank	Bloomsburg, Pa	20,000	111.80
498	First National Bank of Yarmouth	Yarmouthport, Mass	3,000	112
499	Ralph Wise	Otsego, Mich	750	115.67
500	J. H. Thompson	Farmington, Me	5,000	110.30
501	Arthur F. Belcher	do	1,000	112.50
502	First National Bank	do	6,000	110.30
503	Hannibal Russell	do	1,000	111
504	John Bennett	Sunman, Ind	500	106

a Wants to pay in bills.

b Lowest price accepted.

c Wants to pay in paper money.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
505	Jos. W. O'Hara	Summerton, Mich	$500	102
506	Belle E. Gilbert	St. Louis, Mo	200	102
507	James M. Perry	Columbus, Ind	5,000	100
507	do	do	500	104.50
507	do	do	500	105
508	J. A. Keith	Spencerville, Ohio	3,000	110.30
509	Dilsheimer Bros	510 Market street, Philadelphia, Pa	8,000	110
510	Norman B. Beecher	407 Berkley Hall, New Haven, Conn	250	106
511	Bernhard Hammer	1183 Madison avenue, New York	100	107
512	Judson H. Bailey	51 West Twenty-fifth street, New York	100	109.0856
513	C. R. Hooff, for First National Bank	Alexandria, Va	10,000	106
514	Wyoming National Bank	Wilkesbarre, Pa	50,000	108
515	J. F. Brown	Perry, Ohio	500	110
516	M. P. Hutchison	120 Broadway, New York	100,000	103
517	C. B. Jones	Greenville, Tex	100	100
518	John W. Brown	Augusta, Ga	250	115
519	Fulton National Bank	Lancaster, Pa	250	110
520	National State Bank	Terre Haute, Ind	1,600	105.55
521	Frank J. C. Steber	Poland, N. Y	2,500	103.50
522	Great Falls National Bank	Somersworth, N. H	150,000	105
523	Ludwig Laevinger	White Lake, S. Dak	3,000	108.50
524	First National Bank	Webster, Mass	15,000	110
525	Mrs. Rose Longini	Chicago, Ill	300	111.50
526	John A. Beard	Mifflinburg, Pa	1,000	104
527	German Exchange Bank	330 Bowery, New York	110,000	110
528	Merchants and Planters' Bank	Pine Bluff, Ark	25,000	110.2992
529	H. M. Remsey, cashier Salem National Banking Co	Salem, N. J	5,500	115
530	First National Bank	Dexter, Me	12,000	110.125
531	Ann Arbor Savings Bank	Ann Arbor, Mich	25,000	105.5516
532	Delaware County National Bank	Muncie, Ind	50,000	105.5516
533	do	do	50,000	107.89
534	David Lebermuth	New York	7,000	111
535	Joseph A. McKillip	Baltimore, Md	4,000	112
536	National Bank of Newport	Newport, Vt	50,000	108.4878
537	Joseph B. Moore	40 West Foot street, Detroit, Mich	50,000	110
538	Middlesex County Bank	Perth Amboy, N. J	15,000	105
539	Mrs. Mary F. Winchester	Wilmington, Vt	3,000	101
540	Reading National Bank	Reading, Pa	50,000	112
541	Eliza A. Emmons	22 East Sixtieth street, New York	1,000	107
542	Cedar Rapids National Bank	Cedar Rapids, Iowa	27,000	111.57
543	Packard National Bank	Greenfield, Mass	25,000	111.01
544	Mrs. Sarah A. McTyre	Elizabethtown, Ill	250	104
545	Samuel J. Landauer	337 East Forty-first street, New York	4,000	109.0856
546	First National Bank	Jackson, Tenn	20,000	110
547	do	do	13,000	110

548	Lucy F. Diehl	Chambersburg, Pa	50	104
549	Boatman's Bank	St. Louis, Mo	105,500	112
550	Mattapan Deposit and Trust Co	South Boston, Mass	14,000	111.02
551	Loan and Savings Bank	Charlotte, N. C	5,000	109
552	Vicksburg Bank	Vicksburg, Miss	30,000	104.4082
553	J. A. Nabers	Vernon, Tex	16,000,000	104.26
554	Bank of Charleston National Banking Association	Charleston, S. C	25,000	109.75
555	.....do	.....do	75,000	110.50
556	.....do	.....do	50,000	111.125
557	.....do	.....do	50,000	111.625
558	.....do	.....do	25,000	112
559	.....do	.....do	25,000	112.25
560	.....do	.....do	25,000	112.75
561	.....do	.....do	25,000	112.50
562	L. O. Abbey	Ness City, Kans	1,000	112
563	Charles J. Carlson	Cokato, Minn	100	105
564	Charles T. Shephard	Janesville, Wis	2,100	100
565	William Tripp	Carrollton, Ohio	200	103
566	S. W. Rindskopf	New York	3,000	111
567	State Bank of Valparaiso	Valparaiso, Ind	1,000	100
568	M. Breidenback	1309 Locust street, Cincinnati, Ohio	1,000	106
569	Clyde Exchange Bank	Clyde, Kans	1,000	100
570	F. M. Kimball	Hartington, Nebr	50	109
571	Edwin F. Meyer	Chicago, Ill	50	125
572	Joseph B. Toplitz	330 Pine street, San Francisco, Cal	5,000	105.50
573	J. D. McNab	Riverside, Cal	50,000	105
574	H. A. Keiser	1048 Jackson street, Philadelphia, Pa	250	103
575	Lizzie Engelhart	Lansing, Mich	400	103.3750
576	Joseph E. Miller	719 Market street, Philadelphia, Pa	50	110
577	Mifflin County National Bank	Lewistown Pa	2,000	116
578	Watertown National Bank	Watertown, N. Y	10,000	105
579	Samuel B. Gabel	Creswell, Ind	50	104
580	Savings Institution of the City of Williamsport	Williamsport, Pa	10,000	110
581	John M. Gallaway	Madison, N. C	300	114
582	John Hays, care of Second National Bank	Pittsburg, Pa	15,000	108
583	National Valley Bank	Staunton, Va	50,000	110
584	.....do	.....do	50,000	108
585	Columbia National Bank	Pittsburg, Pa	70,000	110
586	Guernsey National Bank	Cambridge, Ohio	25,000	110
587	Third National Bank	Greensburg, Ind	10,000	108
588	John H. Huntley	Visalia, Cal	2,000	100
589	Marine National Bank	Pittsburg, Pa	50,000	109.0856
590	First National Bank	Aspen, Colo	100,000	104
591	D. L. Bradford	South Omaha, Nebr	200	110
592	S. W. Shattuck	Champaign, Ill	500	104.4082
593	Farmers' National Bank	Kittanning, Pa	10,000	110
594	Exchange Bank	Yarmouth, Nova Scotia	10,000	106.50
595	S. Jarmulowsky	New York	2,000	112
596	F. G. Farrell	Jacksonville, Ill	21,500	108
597	W. R. Leuce	Delassus, Mo	100	110
598	Gustav Schmidt	McKeesport, Pa	1,000	113
599	State National Bank	Austin, Tex	25.000	105

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
600	Joseph N. Brown	Anderson, S. C	$5,000	113.25
601	George F. Pepper	Philadelphia, Pa	300	120
602	C. L. Anderson	Kosciusko, Miss	1,000	117
603	Johnston & Cheek	Danville, Va	50,000	107.8900
604	Henry C. Levi	Chicago, Ill	50,000	109.0856
605	George D. Hopkins	Alexandria, Va	3,000	110
606	Embryh Swearingen	234 Fifth street, Louisville, Ky	10,000	106
607	J. W. Congdon	La Crosse, Wis	1,000	110
608	Batavian Bank	do	15,000	109
609	First National Bank	Gouverneur, N. Y	14,000	110
610	Emma E. Finley	Shackelford, Mo	100	105
611	National State Bank	Oneida, N. Y	60,000	109.0856
612	Salathiel J. Hooper	Pittsburg, Pa	12,000	110.50
613	First National Bank	Vicksburg, Miss	63,300	104.41
614	Pacific National Bank	Nantucket, Mass	10,000	112
615	H. B. Vincent	McConnelsville, Ohio	1,000	107
616	Burr J. Morgan	Parish, N. Y	300	105.50
617	First National Bank	Cadiz, Ohio	20,000	114
618	Edward A. Bowens	Washington, D. C	2,000	110.50
619	Henry Hamlin	Smethport, Pa	10,000	104
620	First National Bank	Mifflintown, Pa	19,000	112
621	Union National Bank	Kansas City, Mo	50,000	109.01
622	E. C. Smith	1316 Travis street, Houston, Tex	250	110.625
623	John A. Weatherbee	Danforth, Me	1,000	109.001
624	do	do	1,000	110.001
625	do	do	1,000	111.001
626	do	do	1,000	111.005
627	George T. Murdock	Port Henry, N. Y	50,000	108.375
628	Toledo Savings Bank and Trust Co	Toledo, Ohio	50,000	110
629	Lyndonville National Bank	Lyndonville, Vt	5,000	110
630	S. S. Jones	11 Wall street, New York	100,000	108
631	First National Bank	Emlenton, Pa	5,000	104
632	do	do	5,000	106
633	do	do	5,000	108
634	do	do	5,000	110
635	do	do	5,000	112
636	First National Bank	Houston, Tex	100,000	107
637	Fourth National Bank	Columbus, Ga	30,000	103.1875
638	Bridgeton National Bank	Bridgeton, N. J	10,000	109
639	Second National Bank	Bangor, Me	50,000	110
640	Ignatz Suess	1232 Allegheny avenue, Philadelphia, Pa	4,000	104
641	C. W. Hagerman	34 Fourth avenue, New York	2,200	108.50
642	Poughkeepsie Savings Bank	Poughkeepsie, N. Y	100,000	109.0856
643	Delta Trust and Banking Co	Vicksburg, Miss	10,000	104.4082
644	First National Bank	Oneonta, N. Y	5,000	110

644	.....do	.....do	5,000	110⅛
644	.....do	.....do	5,000	110¼
644	.....do	.....do	5,000	111
644	.....do	.....do	5,000	111⅛
644	.....do	.....do	5,000	111¼
644	.....do	.....do	5,000	112
644	.....do	.....do	5,000	112⅛
644	.....do	.....do	5,000	112¼
644	.....do	.....do	5,000	113
645	Citizens' National Bank	Ripley, Ohio	3,000	107½
646	Merchants and Farmers' National Bank	Weatherford, Tex	26,000	105.50
647	Citizens' National Bank	Tilton, N. H	5,000	111.531
648	C. M. Clapp	Albion, Ind	5,000	106
649	J. H. Beardsley	Bainbridge, Ohio	500	110
650	I. L. Shoemaker	3109 Powelton avenue, Philadelphia, Pa	100	108
651	Henry Merriam	Brooklyn, N. Y	50	150
652	Dr. C. L. Randall	Standish, Me	200	100
653	Dr. Nathan Redrow Adams	Moorestown, N. J	2,400	108
654	John H. Mills	368 Clifton place, Brooklyn, N. Y	250	107
655	Merchants' National Bank	Glens Falls, N. Y	(*a*)	.....
656	Mahlon Livingood	363 Walnut street, Pottstown, Pa	250	108.26
657	Abraham Stern	502 North Sixth street, Philadelphia, Pa	4,000	105.50
658	Hawley C. White	North Bennington, Vt	5,500	110
659	W. H. Smith	Binghamton, Cal	300	109.0856
660	First National Bank	Tonawanda, N. Y	100,000	110
661	Citizens' National Bank	Marietta, Ohio	5,000	118
662	D. Carrigan	Custer City, S. Dak	12,500	105
663	Chales Nigrin	132 Throop avenue, Brooklyn, N. Y	5,000	109
664	First National Bank	Wadesboro, N. C	50,000	109
665	Mrs. Richard Reid	Mount Sterling, Ky	1,000	111
665	.....do	.....do	100	113
666	Arthur B. Chapman	Denver, Colo	1,000	115
667	Herbert Myrick	Springfield, Mass	100	119.3229
668	Charles Corss	Lockhaven, Pa	2,000	109
669	J. E. Winship	Tunnel City, Wis	1,000	105
669	.....do	.....do	1,000	100
670	C. L. Pollard	Chama, N. Mex	100	104.4082
671	G. Saloman	141 Cedar street, Roxbury, Boston, Mass	500	109.10
672	Martha Perrine	Dayton, Ohio	10,000	110
673	Ernst J. Hardtner	Pineville, La	500	110
674	Elijah Ratliff	Martin Creek, Ark	500	104
675	David Loring	Boston, Mass	3,000	106.75
676	M. P. Levy	113 Pearl street, New York	5,000	110.25
677	.....do	.....do	5,000	111.50
678	.....do	.....do	5,000	112.50
679	Lilley State Bank	Tecumseh, Mich	20,000	109.0856
679	.....do	.....do	10,000	110.2992
680	S. L. Williams	Shenandoah Junction, W. Va	500	(*b*)
681	E. D. Eliasberg	Care of Schwartz Bros., Selma, Ala	5,000	109.05
682	A. Eliasberg	Selma, Ala	10,000	110.07

a Inquiry.

b No price.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
683	Henry W. Frost & Co	Savannah, Ga	$5,000	111.50
684	.....do	.....do	5,000	112.50
685	.....do	.....do	5,000	110.50
686	H. Eliasberg	Selma, Ala	5,000	108.06
687	Emil Loeb	124 Greenwich street, New York	4,000	108.50
688	M. M. Fechheimer	115 East Eighty-second street, New York	500	110.625
689	M. P. Levy	113 Pearl street, New York	10,000	109.75
690	.....do	.....do	10,000	106.50
691	.....do	.....do	10,000	108.75
692	.....do	.....do	10,000	107.50
693	Citizens' Bank	Portland, Ind	6,000	110
694	E. H. Alford	Tallahassee, Fla	5,000	112
695	Central National Bank	Greencastle, Ind	25,000	111
696	Louis V. Peterson	101 Sansome street, San Francisco, Cal	1,000	105
697	Lewis Dusenberg	1318 Sutter street, San Francisco, Cal	30,000	116.625
698	David Sanford	602 Canada street, St. Paul, Minn	2,000	110
699	Clemens Uptmar & Son	Teutopolis, Ill	3,000	110
700	People's National Bank	Shelbyville, Tenn	20,000	110
701	First National Bank	New Albany, Ind	25,000	109.0856
702	.....do	Pasadena, Cal	25,000	116.6471
703	John H. Stevens	295 Ferry street, Newark, N. J	5,000	108.625
704	R. A. McMichael	Lamoure, N. Dak	50	100
705	National Bank of Orange County	Chelsea, Vt	15,000	111
706	First National Bank	Nanticoke, Pa	10,000	109
707	.....do	Huntingdon, Pa	25,200	110
708	Pennsylvania National Bank	Pittsburg, Pa	50,000	109.75
709	Aurora National Bank	Aurora, Ind	5,000	111.50
710	Albany City Savings Institution	Albany, N. Y	25,000	109.0856
711	First National Bank	Carbondale, Ill	2,500	110
712	.....do	Meridian, Miss	50,000	110
713	Albert W. Akers	Nashville, Tenn	100,000	112.50
713	.....do	.....do	100,000	111.25
713	.....do	.....do	200,000	110.50
714	Henry Nixon	Salineville, Ohio	550	110
715	Citizens' National Bank	Greensburg, Ind	10,000	108
716	Manayunk National Bank	Philadelphia, Pa	50,000	112
717	Joseph L. Graff	812 Broadway, New York	6,000	109
718	First National Bank	Haverhill, Mass	20,000	109
719	H. H. Brown	Temple Court, room 6, Atlanta, Ga	25,000	109.125
720	G. H. Wakeman	Waterlick, Warren County, Va	500	100
721	First National Bank	Paris, Ill	3,000	110.50
722	Bank of Port Jefferson	Port Jefferson, N. Y	10,000	105
723	.....do	.....do	5,000	110
724	Gloster Armstrong	81 New street, New York	25,000	107.89
725	First National Bank	Bethlehem, Pa	25,000	109.12

726	Loudoun National Bank	Leesburg, Va	25,000	108.75
727	Fifth Ward Savings Bank	Jersey City, N. J	5,000	105
728	Albert Schenck	323 North Eleventh street, Philadelphia, Pa	1,500	110
729	Astor Place Bank	New York	10,000	109.0856
730	Jesse I. Erringer	66 Broad street, New York	5,000	108
731	Noble County Bank	Kendallville, Ind	10,000	109.0856
732	Exchange Bank	Franklin, Pa	12,500	109
733	Geo. N. Osborne	Michigan City, N. Dak	50	112
734	Keyser Bank	Keyser, W. Va	10,000	110
735	Hazleton National Bank	Hazleton, Pa	5,000	109
736	....do	....do	20,000	110
737	Clarinda National Bank	Clarinda, Iowa	12,500	108
738	First National Bank	Weatherford, Tex	15,000	108
739	People's National Bank	Marlboro, Mass	35,000	108
740	....do	....do	10,000	110
741	....do	....do	5,000	112
742	....do	....do	10,000	108.50
743	....do	....do	10,000	109.50
744	....do	....do	10,000	110.50
745	....do	....do	10,000	111.50
746	Oxford National Bank	Oxford, Mass	3,000	112
747	First National Bank	Dunkirk, Ind	7,000	110.2993
748	....do	Owatonna, Minn	15,000	110
749	Albert G. Brock	Nantucket, Mass	100	112.07
750	William Schroeder	Lincoln, Nebr	1,000	109
751	Tompkins County National Bank	Ithaca, N. Y	5,000	111.531
752	Security Trust Co	Rochester, N. Y	100,000	109.25
753	Tompkins County National Bank	Ithaca, N. Y	5,000	106.7121
754	....do	....do	5,000	107.89
755	....do	....do	5,000	109.0856
756	....do	....do	5,000	110.2992
757	W. J. Hayes	244 Main street, Buffalo, N. Y	1,000	110
758	Bradford National Bank	Bradford, Pa	70,000	110
759	....do	....do	70,000	111
760	....do	....do	60,000	112
761	National Bank of South Reading	Wakefield, Mass	25,000	111.25
762	John Bagley	National Soldiers' Home, Virginia	300	109
763	A. L. Leland	Boston, Mass	100,000	111.5340
764	....do	....do	100,000	110.6101
765	....do	....do	100,000	110.0095
766	....do	....do	100,000	109.2435
767	....do	....do	100,000	108.5761
768	First National Bank	Wallingford, Conn	20,000	112
769	....do	Susquehanna Depot, Pa	10,000	110.50
770	....do	....do	15,000	112
771	....do	....do	10,000	110.50
772	Butler County National Bank	Butler, Pa	50,000	109.0856
773	G. H. Balleray	Paterson, N. J	20,000	100
774	National Bank	Slatington, Pa	25,000	110
775	Henry Mulberger	Watertown, Wis	1,000	112
776	Macheim National Bank	Manheim, Pa	8,000	108
777	Searsport National Bank	Searsport, Me	5,000	111.5310

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
778	Merchants' National Bank	Lowell, Mass	$100,000	110.0038
779	Washoe County Bank	Reno, Nev	5,000	109
780	First National Bank	Rockville, Conn	50,000	110
781	New Britain National Bank	New Britain, Conn	25,000	109.0856
782	Lewisburg National Bank	Lewisburg, Pa	20,000	109.0856
783	Manufacturers' National Bank	Racine, Wis	25,000	105
784	....do	....do	25,000	106
785	First National Bank	Dawson, Pa	10,000	110
786	....do	Bellaire, Ohio	20,000	106
787	....do	Bedford, Pa	25,000	107.8900
788	Wyoming National Bank	Tunkhannock, Pa	20,000	108
789	First National Bank	Bedford, Pa	25,000	109.0856
790	....do	....do	25,000	110.2992
791	National Bank of Pawling	Pawling, N. Y	100,000	106
792	Randolph M. Davis, jr	St. Joseph, Mo	50	115
793	William Fairleigh Enright	....do	50	115
794	Payne & Williams' Bank	Fayette, Mo	3,000	114
795	S. A. Underhill	Boston, Mass	1,000	113.05
795	....do	....do	1,000	112.05
795	....do	....do	1,000	111.05
795	....do	....do	1,000	110.05
796	Salphronius H. French	40 Church street, Amsterdam, N. Y	1,000	110
797	A. W. Cleland, jr	Care of Kountze Bros., New York	10,000	110
798	Charles S. Barney	West Union, N. Y	1,300	115
799	Citizens' Bank	Weston, W. Va	11,000	109
800	Germania Bank	Savannah, Ga	25,000	108.50
801	....do	....do	25,000	107.50
802	....do	....do	25,000	106.50
803	....do	....do	25,000	105.50
804	....do	....do	25,000	104.50
805	Thomas M. Smith	Montclair, N. J	1,200	105
806	Jacob A. Spitzer	Philadelphia, Pa	1,000	106.50
807	Eversman Wood & Engbring	Effingham, Ill	5,000	110
808	....do	....do	5,000	106
809	....do	....do	5,000	108
810	Solomon Blumenthal	139 Grand street, New York	5,000	108
811	Louis Lang	310 Callowhill street, Philadelphia, Pa	500	110
812	First National Bank	North Bennington, Vt	6,000	109.0856
813	Capital City Bank	Madison, Wis	10,000	110
814	Jacob F. Tourtellotte	Minneapolis, Minn	5,000	106
815	First National Bank	....do	25,000	108
816	....do	....do	25,000	109
817	John J. Louthan	Canton, Mo	5,000	112
818	Franklin Exchange Bank	Franklin, Nebr	1,000	109.0856
819	E. F. Young	Trenton, Nebr	500	107

820	John J. Blaff	Peebles, Ohio	4,350	115
821	William C. Cochran	Cincinnati, Ohio	1,000	110
822	First National Bank	Vevay, Ind	5,000	112
823	Second National Bank	Winona, Minn	50,000	110.25
824	Levi F. Kistler	Stony Run, Pa	100	100
825	Louis Lang	310 Callowhill street, Philadelphia, Pa	1,000	108
826	Preble County National Bank	Eaton, Ohio	12,500	109
827	First National Bank	Batavia, Ohio	6,000	110.10
828	W. R. Rison & Co	Huntsville, Ala	30,000	109
829	Bristol County National Bank	Taunton, Mass	15,000	112.75
830	Ipswich Savings Bank	Ipswich, Mass	5,000	108
831	Essex Savings Bank	Lawrence, Mass	100,000	107.75
832	.....do	.....do	100,000	108.75
833	.....do	.....do	100,000	109.75
834	.....do	.....do	100,000	110.75
835	First National Bank	Fort Dodge, Iowa	10,000	112.125
836	.....do	.....do	10,000	111.125
837	.....do	.....do	10,000	110.125
838	.....do	.....do	10,000	109.50
839	.....do	.....do	10,000	108.50
840	Manufacturers' National Bank	Neenah, Wis	15,000	110.125
841	E. H. Shawde & Co	Easton, Pa	4,500	109.55
842	First National Bank	Astoria, Oreg	45,000	109.0856
843	E. H. Shawde & Co	Easton, Pa	1,000	110.06
844	Second National Bank	Toledo, Ohio	50,000	109.55
844	.....do	.....do	50,000	110.10
844	.....do	.....do	50,000	110.60
845	.....do	.....do	50,000	111.10
846	Bankers' National Bank	Chicago, Ill	30,000	110.30
847	.....do	.....do	30,000	106.75
848	.....do	.....do	30,000	107.90
849	.....do	.....do	33,000	109.10
850	American Trust and Savings Bank	.....do	21,000	111.01
851	Rodgers & Son	Bedford, Ohio	100,000	109
852	M. P. Hillyer	11 Pine street, New York	50,000	109
853	A. Lebermuth	846 Sixth avenue, New York	250,000	109.65
854	Mrs. Emelia Wolfson	San Antonio, Tex	2,000	110
855	Flower & Co	52 Broadway, New York	20,000	106
856	Caroline Emanuel	New York	250,000	110
857	Easton Trust Co	Easton, Pa	500	112
858	D. Bounds Thomas	Chestnut Hill, Philadelphia, Pa	15,000	109.0856
859	Union National Bank	Philadelphia, Pa	1,500	109
860	.....do	.....do	.....	(a)
861	.....do	.....do	25,000	110.2992
862	Stanislas, Strozynski	San Francisco, Cal	25,000	111.5310
863	Samuel Pruyn	Glens Falls, N. Y	9,000	114.0506
864	A. Staab	Santa Fe, N. Mex	25,000	105.50
865	Provident Institution for Savings	Amesbury, Mass	25,000	105.50
866	Lincoln National Bank	Boston, Mass	50,000	110.51
			40,000	112.10

a Letter inclosing following bids.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
866	Lincoln National Bank	Boston, Mass	$40,000	111.76
866	.....do	.....do	30,000	111.04
866	.....do	.....do	20,000	110.76
867	First National Bank	Mount Vernon, Ohio	10,000	110
868	.....do	.....do	1,150	112.50
869	.....do	Norwalk, Ohio	25,000	108
870	Daniel Will	McArthur, Ohio	25,000	109.0856
871	Second National Bank	Titusville, Pa	30,000	107
872	.....do	.....do	10,000	109
873	.....do	.....do	30,000	106
874	First National Bank	Bay City, Mich	40,000	107
875	Robert W. Welch	Care of New York Times, New York	5,000	107.5
876	Bank of Wisconsin	Madison, Wis	5,000	109.0856
877	Manitowoc Savings Bank	Manitowoc, Wis	5,000	108
878	Dollar Savings Bank	Pittsburg, Pa	100,000	110
879	Citizens' National Bank	New Bedford, Mass	100,000	110
880	.....do	.....do	50,000	109
881	.....do	.....do	50,000	108
882	.....do	.....do	20,000	108
883	First National Bank	Georgetown, Ohio	40,000	108
884	.....do	.....do	30,000	110
885	.....do	.....do	10,000	112
886	Jeremiah Hosmer	Boston, Mass	6,500	112
887	National Revere Bank	.....do	100,000	109.08
888	.....do	.....do	100,000	109.50
889	Charles W. Carter	Norwich, Conn	1,000	112
890	National Union Bank	Boston, Mass	25,000	109.1
890	.....do	.....do	25,000	110.1
891	W. S. Whiteman	Georgetown, Ohio	20,000	108.25
892	.....do	.....do	10,000	109.25
893	First National Bank	Wilmington, Ill	35,000	110
894	First National Bank	Fairhaven, Vt	5,000	108
895	Apollo Savings Bank	Apollo, Pa	10,000	110
896	J. S. Goebel	Marietta, Ohio	10,000	110
897	First National Bank	Fairhaven, Vt	5,000	105
898	.....do	.....do	5,000	110.31
899	Warren Institution for Savings	Charlestown, Mass	200,000	111.531
900	Port Chester Savings Bank	Port Chester, N. Y	10,000	113
901	John Wells	Care of Fifth Avenue Bank, New York	2,000	105.25
902	.....do	.....do	2,000	106 1/8
903	.....do	.....do	2,000	107 1/8
904	.....do	.....do	2,000	108 1/4
905	First National Bank	Ashland, Ohio	10,000	112
906	.....do	.....do	10,000	110.50
907	Mercantile Bank	Pittsburg, Pa	50,000	110

908	Exchange National Bank	....do	50,000	108
909	....do	....do	50,000	111
910	....do	....do	50,000	112
911	First National Bank	North Bennington, Vt	6,000	106.7121
912	George G. Swaim	Pointville, N. J	200	100
913	H. C. Johnson, administrator and trustee	Woodstock, Vt	4,000	109
914	Taunton National Bank	Taunton, Mass	20,000	112
915	First National Bank	Cumberland, Md	15,000	112
916	W. Siegel	2 Bowling Green, New York	200	110
917	First National Bank	Cumberland, Md	15,000	113
918	Charles C. Craft	Crafton, Pa	1,000	111.75
919	R. L. Pease	Atchison, Kans	15,000	106.40
920	Illinois Trust and Savings Bank	Chicago, Ill	500,000	107
921	Bank of Little Rock	Little Rock, Ark	20,300	109.856
921	....do	....do	5,000	109.856
921	....do	....do	8,000	108
922	Illinois Trust and Savings Bank	Chicago, Ill	500,000	108
923	....do	....do	500,000	109
924	....do	....do	100,000	110⅞
925	....do	....do	100,000	108.50
926	C. F. Schaefer	Pittsburg, Pa	50,000	108.25
927	Francis T. Freeland	Aspen, Cal	2,000	109
928	Joseph S. Ceyka	1106 Walnut street, Philadelphia, Pa	2,500	104
929	Citizens' National Bank	Marietta, Ohio	1,000	115
930	Second National Bank	Uniontown, Pa	25,000	106
931	Savings and Trust Co	Cleveland, Ohio	50,000	112
932	Merchants' National Bank	Glens Falls, N. Y	15,000	110
933	First National Bank	Poultney, Vt	12,500	110
934	William H. Carryl	Littlefalls, N. Y	250	110
935	Thomas J. Budd	Philadelphia, Pa	5,000	105
936	Diebert Bros	Reading, Pa	10,000	110
937	Commonwealth Title Insurance and Trust Co	Philadelphia, Pa	20,000	104.4082
937½	....do	....do	30,000	109.0856
938	Orange County Trust and Safe Deposit Co	Middletown, N. Y	10,000	110
939	....do	....do	10,000	108
940	Henry N. Fechter	Chicago, Ill	1,000	105.5516
941	A. C. Howe	Harriman, Tenn	700	107
942	Yonkers Savings Bank	Yonkers, N. Y	50,000	111.50
943	Michael Sells	1840 Fourteenth street, Washington, D. C	1,000	104
944	Erickson Perkins	Rochester, N. Y	1,000	119
945	Solomon Blumenthal	139 Grand street, New York	5,000	109
946	G. W. Toombs	Modesto, Cal	5,000	104
947	Miss Elizabeth M. Jones	San Francisco, Cal	1,000	109
948	Cochran, Payne & McCormick	Williamsport, Pa	100,000	106.90
949	Bank of Fort Scott	Fort Scott, Kans	40,000	108
950	Carl U. Mertz	Republic, Mich	50	110
951	Leo Jessel	Logansport, Ind	5,300	109
952	W. B. Wiltbank	New York	4,500	108.50
953	John M. Stief	Meyersdale, Pa	2,000	112
954	Woodstock National Bank	Woodstock, Vt	5,000	109
955	....do	....do	5,000	109.10
956	....do	....do	24,000	109.0856

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
957	First National Bank	Grafton, W. Va	$10,000	113.50
958	....do	....do	10,000	114
959	George W. Bauer	Washington, D. C	400	112.7814
960	Harmon H. Hart	67 Exchange Place, New York	8,000	109.0856
961	Thomas E. Davis	Grafton, W. Va	10,000	112
962	Cohen, Endel & Co	New York	15,000	109.0856
963	Florence Fell	Doylestown, Pa	300	108
964	Arthur T. Cote	Wolfboro, N. H	500	111
965	Ipswich Savings Bank	Ipswich, Mass	5,000	112
966	Herman Cohen	61 Broadway, New York	5,000	106.125
967	Tioga National Bank	Owego, N. Y	16,000	108
968	Port Chester Savings Bank	Port Chester, N. Y	10,000	111
969	Naumkeag National Bank	Salem, Mass	75,000	110.2992
970	Bank of Athens	Athens, Ohio	11,000	111
971	George H. Freeman	Troy, N. Y	10,000	109.0856
972	Timothy Driscoll	Redding, Cal	1,000	117
973	James Hatten	Egypt, W. Va	100	108
974	William H. Stuart	Richmond, Me	2,000	109
975	Anna Forster	139 East Sixtieth street, New York	1,000	110.125
976	Alice D. Brown	Athens, Ohio	5,000	109
977	Lynn Institution for Savings	Lynn, Mass	50,000	110.10
977	....do	....do	25,000	110.50
977	....do	....do	25,000	111
978	Myer Lichtenstein	170 East One hundred and thirteenth street, New York	1,000	110
979	Samuel C. Abeloff	218 East Eight-fifth street, New York	1,000	110
980	Ida N. Wagoner	Phœnixville, Pa	50	109
981	Francis F. Emery	Boston, Mass	1,000	111
982	Mrs. Thomas J. Shaw	1720 Whittier street, St. Louis, Mo	150	106.75
983	Fowler National Bank	Lafayette, Ind	50,000	110
984	United States National Bank	Pittsburg, Pa	10,000	110.09
985	....do	....do	10,000	110.30
986	....do	....do	a10,000	111.26
987	....do	....do	10,000	111.35
988	....do	....do	10,000	112.25
989	....do	....do	50,000	111.05
990	Margaret E. Grunnell	Leonardtown, Md	350	103.75
991	Vinton County National Bank	McArthur, Ohio	25,000	108.9144
992	John Kronowetter	Palm Beach, Fla	50	100
993	Manis Hyams	41 Maiden Lane, New York	1,000	110
994	Second National Bank	Saginaw, Mich	50,000	110.06
995	Albert Lorsch	35 Maiden Lane, New York	50,000	109.10
996	Broadway National Bank	Boston, Mass	60,000	109.09
997	Foster V. Brown	House of Representatives, Washington, D. C	1,000	108
998	Wellington National Bank	Wellington, Kans	10,000	103.75
999	B. E. Tilden Company	Chicago, Ill	2,000	108.60

1000	.....do	.....do	2,000	109.10
1001	.....do	.....do	1,000	110.005
1002	R. B. Wetmore	Coyville, Kans	200	108
1003	First National Bank	St. Paul, Minn	200,000	107.2500
1004	First National Bank	Aurora, Ill	5,000	108
1005	City Bank	Boone, Iowa	25,000	105
1006	Merchants and Farmers' Bank	Scribner, Nebr	1,000	108
1007	James M. Perry	Columbus, Ind	100	110
1008	Germania Savings Bank	New Orleans, La	25,000	112
1009	H. & B. Beer	.....do	25,000	106.7021
1009	.....do	.....do	25,000	109.0856
1010	.....do	.....do	25,000	106.7121
1011	James McGovern	96 Broadway, New York	25,000	108.50
1012	Egisto Andream	Jackson avenue, Long Island City, N. Y	500	110
1013	Boston Five Cents Savings Bank	Boston, Mass	200,000	110.25
1014	.....do	.....do	150,000	109.01
1015	.....do	.....do	150,000	108.33
1016	Winthrop National Bank	.....do	10,000	112.50
1017	.....do	.....do	10,000	112
1018	.....do	.....do	10,000	111.50
1019	.....do	.....do	10,000	111
1020	.....do	.....do	10,000	110.50
1021	.....do	.....do	10,000	110
1022	.....do	.....do	100,000	111.51
1023	.....do	.....do	100,000	110.51
1024	.....do	.....do	100,000	109.51
1025	.....do	.....do	100,000	108.51
1026	.....do	.....do	50,000	111.5
1027	Second National Bank	Akron, Ohio	50,000	106.12
1028	Columbia National Bank	Minneapolis, Minn	1,000	109.0856
1029	Great Falls National Bank	Great Falls, Mont	25,000	108
1030	J. G. C. Ackmann, cashier	Schenectady, N. Y	5,000	111.50
1030	.....do	.....do	10,000	110
1031	National Bank of Commerce	Tacoma, Wash	4,000	114
1032	First National Bank	Portsmouth, N. H	25,000	112.1875
1033	.....do	.....do	25,000	111.12½
1034	Merchants Loan and Trust Co	Chicago, Ill	10,000	108
1035	Wald Brothers	Louisiana, Mo	4,000	110.50
1036	Merchants Loan and Trust Co	Chicago, Ill	100,000	110.75
1037	.....do	.....do	100,000	110.50
1038	.....do	.....do	100,000	109.75
1039	.....do	.....do	100,000	109.50
1040	.....do	.....do	100,000	107.50
1041	.....do	.....do	100,000	106.50
1042	.....do	.....do	100,000	110.84
1043	.....do	.....do	100,000	110.82
1044	.....do	.....do	100,000	109.30
1045	.....do	.....do	100,000	108.68
1046	.....do	.....do	100,000	108.04
1047	.....do	.....do	150,000	110.64

a Conditional.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1048	Murphy, Wall & Co	Pinckneyville, Ill	$10,500	110.2992
1049	First National Bank	Lynn, Mass	25,000	111.50
1050	....do	....do	25,000	111.25
1051	William Wunsch	Morris, Minn	100	110
1052	First National Bank of Buchanan County	St. Joseph, Mo	2,000	111
1053	James K. Pardee	Phillipsburg, Mont	2,500,000	106
1054	Boies State Savings Bank	Hudson, Mich	10,000	110
1055	Allen R. White	Louisville, Ky	20,000	108
1056	First National Bank	Herkimer, N. Y	25,000	108
1057	Warren National Bank	Peabody, Mass	20,000	110
1058	....do	....do	20,000	111
1059	....do	....do	20,000	112
1060	....do	....do	20,000	113
1061	John E. McCall	1323 M street, Washington, D. C	4,000	108
1062	Bank of California	San Francisco, Cal	100,000	109.08
1063	Oneida Savings Bank	Oneida, N. Y	15,000	110
1064	The Bank of California	San Francisco, Cal	50,000	114.05
1065	....do	....do	100,000	111.53
1066	Charles E. Berry	Danforth, Me	1,000	112.001
1067	....do	....do	1,000	111.05
1068	....do	....do	1,000	111.001
1069	Mrs. John A. Weatherbee	....do	500	112.006
1070	Otis Everett	10 Arnold circle, Cambridge, Mass	2,000	108.55
1071	Queens County Bank	New York	10,000	109.50
1072	....do	....do	10,000	109.625
1073	....do	....do	20,000	109.75
1074	....do	....do	10,000	109.875
1075	....do	....do	10,000	110
1076	The First National Bank of St. Paul	St. Paul, Minn	100,000	109
1077	Catharine Stannard	194 West Tupper street, Buffalo, N. Y	600	104
1078	Bernhard Schartall	Giant, Contra Costa County, Cal	2,000	115
1079	C. Hinsberg	1309 Scott street, San Francisco, Cal	500	101.50
1080	First National Bank of Plattsburg	Plattsburg, Mo	12,500	112.50
1081	Richard C. Davis	Washington, Ind	7,000	108
1082	People's National Bank	....do	20,000	110
1083	M. F. Burke	....do	5,000	105
1084	F. W. Wilcox	Minonk, Ill	500	112
1085	The Bank of California	San Francisco, Cal	100,000	112.78
1086	Atchison Savings Bank	Atchison, Kans	10,000	110
1087	People's National Bank	Burlington, Kans	30,000	105.60
1088	Richmond National Bank	Richmond, Me	10,000	110
1089	National Exchange Bank	Steubenville, Ohio	20,000	112.50
1090	National Bank of Brookville	Brookville, Pa	10,000	113
1091	G. William Arnalott	Eau Claire, Wis	1,500	100
1092	First National Bank	Waterloo, Iowa	50,000	111

1093	Samuel G. Woodward	500 M street, Sacramento, Cal	700	101
1094	William Peacocke	429 L street, Sacramento, Cal	800	101
1095	George W. Plantz	Pomeroy, Ohio	50,000	108
1096	E. Salinger	San Jose, Cal	10,000	110.03
1097	Hurman Olcovich	330 Pine street, San Francisco, Cal	4,000	100
1098	J. W. Broughton	Chicago, Ill	300	112.25
1099	Gertrude Smith	Carrollton, Ky	2,000	111
1100	Carrollton National Bank	do	5,000	111
1101	Jesse Marshall	Carrollton, Ohio	12,500	110
1102	Wolfe & Sons	Danville, Ohio	2,000	103.3125
1103	do	do	500	103.4375
1104	Amesbury National Bank	Amesbury, Mass	10,000	109.125
1105	do	do	10,000	110.125
1106	do	do	10,000	111.125
1107	do	do	10,000	112.125
1108	First National Bank of Ayer	Ayer, Mass	10,000	110
1109	First National Bank	Richmond, Me	2,500	112
1110	Frank Chance	Urbana, Ohio	10,000	109.50
1111	George H. Harris	2821 North Twelfth street, Philadelphia, Pa	2,000	112
1112	First National Bank	Moravia, N. Y	18,000	110.2992
1113	L. E. Bedell	Romeo, Mich	1,000	108
1114	First National Bank	Faribault, Minn	10,000	109
1115	First National Bank	Port Henry, N. Y	25,000	107.90
1116	do	do	25,000	109.15
1117	Royal Trust Company	Chicago, Ill	100	120
1118	do	do	10,000	110
1119	The Morris County Savings Bank	Morristown, N. J	20,000	106.7121
1120	First National Bank	Mahanoy City, Pa	26,000	110
1121	Charles W. Ford	Fishers, N. Y	300	110
1122	The Citizens' National Bank	Lebanon, Ohio	10,000	108.50
1123	First National Bank	Mexico, Mo	100	105
1124	Frances M. Arnold	Cleveland, Ohio	2,000	106.7121
1125	Wells County Bank	Bluffton, Ind	6,000	110
1126	The Studabaker Bank	do	30,000	106
1127	First National Bank	Milwaukee, Wis	100,000	106.75
1128	do	do	100,000	107
1129	do	do	100,000	107.25
1130	do	do	100,000	108.25
1131	do	do	100,000	109.25
1132	William W. Gray	Grayville, Ill	50,000	110
1133	First National Bank	do	50,000	109
1134	Oliver N. Hill	Cleveland, Ohio	2,000	107.89
1135	Union National Bank	Louisville, Ky	100,000	109.25
1136	William P. Otter	do	5,000	109.25
1137	G. E. Bender	Cleveland, Ohio	2,000	110.2992
1138	Studabaker Bank	Bluffton, Ind	40,000	110
1139	do	do	30,000	108
1140	J. V. Dawes	Cleveland, Ohio	2,000	111.5310
1141	Harris Cruch	do	2,000	109.0856
1142	John M. Wulfing	St. Louis, Mo	5,000	105
1143	Charles A. Edgarton	Northfield, Vt	4,000	110.5
1144	do	do	12,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1145	E. A. Monaghan	Lockhaven, Pa	$10,000	104.40
1146	First National Bank	Lewiston, Me	15,000	114.0506
1147	Frederick William Luttgen	15 Wall street, New York	50	109.10
1148	Granite Savings Bank and Trust Co	Barre, Vt	2,000	114.05
1149	Lagonda National Bank	Springfield, Ohio	25,000	108
1150	Bank of Sargent County	Milnor, N. Dak	1,500	110
1151	F. H. Almstedt	Louisville, Ky	10,000	111
1152	First National Bank	Owenton, Ky	10,000	106.50
1153	Lawrenceburg Bank	Lawrenceburg, Ky	20,000	109
1154	Clay City National Bank	Clay City, Ky	10,000	109.25
1155	Cox & Swearingen	Louisville, Ky	25,000	107
1156	W. H. Simmons	....do	5,000	109
1157	Farmers' State Bank	Pittsfield, Ill	10,000	105.5516
1158	Ross Matthews	....do	100	107.89
1159	S. L. Morgan	....do	150	110.30
1160	Matthews & Morgan	....do	500	104.4082
1161	Knowlten Bros	Freeport, Ill	10,000	105
1162	Factors' Fire Insurance Co	Memphis, Tenn	30,000	109
1163	Truman H. Day	225 Main street, Aurora, Ill	5,000	110
1164	....do	....do	5,000	108
1165	National Bank	Decatur, Ill	15,000	109.0856
1166	First National Bank	Paris, Ill	3,000	110.50
1167	....do	Chattanooga, Tenn	72,500	109.09
1168	N. W. Mather	Grand Rapids, Mich	50	109.0856
1169	Parke Bank	Rockville, Ind	5,000	112
1170	....do	....do	5,000	108
1171	....do	....do	5,000	104
1172	F. G. Farrell	Jacksonville, Ill	1,000	112
1173	First National Bank	Springfield, Ill	25,000	109
1174	....do	Murphysboro, Ill	12,500	111.25
1175	People's National Bank	New Brunswick, N. J	10,000	107
1176	T. Ely Schanck	....do	3,000	107
1177				(a)
1178	Bangor Savings Bank	Bangor, Me	15,000	110.2992
1179	....do	....do	15,000	111.5310
1180	....do	....do	20,000	112.7814
1181	First National Bank	Danville, Ind	25,000	107
1182	....do	....do	25,000	109
1183	W. T. Whitsett	Whitsett, Guilford County, N. C	500	100
1184	....do	....do	500	119.3229
1185	Abel H. Proctor	Room 219, John Hancock Building, Boston, Mass	24,000	112
1186	First National Bank	Los Angeles, Cal	50,000	105
1187	Mich Brand	32 Cedar street, Chicago, Ill	25,000	106
1188	Herman Wiecking	Bluffton, Ind	3,000	110
1189	Union and Planters' Bank	Memphis, Tenn	100,000	109
1190	Old National Bank	Evansville, Ind	200,000	105

1191	Manufacturer's National Bank	Baltimore, Md	25,000	110.50
1191	....do	....do	25,000	111.75
1192	First National Bank	Allegan, Mich	10,000	109.0856
1193	National Bank	Wilmington, N. C	100,000	108.25
1194	F. P. McCormick	518 Massachusetts Building, Kansas City, Mo	15,000	112.10
1195	Bank of Dodge City	Dodge City, Kans	5,000	108
1196	Winnebago National Bank	Rockford, Ill	15,000	108
1197	....do	....do	15,000	109
1198	....do	....do	20,000	110
1199	Alexander D. Forbes	....do	10,000	110.25
1200	....do	....do	10,000	109.50
1201	Hortense Levy	733 Madison avenue, New York	1,000	105.50
1202	Saide Levy	....do	1,000	108.50
1203	Jetta Levy	....do	2,000	110.50
1204	Minnie G. Levy	....do	1,000	112.50
1205	H. E. Levy	....do	1,000	105.50
1206	....do	....do	1,000	104.50
1207	Isidor Rosen	97 Monroe street, New York	1,000	110
1208	Thomas G. Caldwell	Watsontown, Pa	1,000	109
1209	First National Bank	Circleville, Ohio	10,000	109.10
1210	Clinton National Bank	Clinton, Conn	5,000	112.88
1211	....do	....do	4,000	113.30
1212[b]				
1213	Clinton National Bank	Clinton, Conn	5,000	110.30
1214	J. W. Finch	Glens Falls, N. Y	25,000	105.50
1215	S. W. Smart	Willoughby, Ohio	15,000	106
1216	S. H. Smart	....do	3,000	108
1217	William Krause	124 Dearborn avenue, Chicago	250	112
1218	First National Bank	Belle Plaine, Iowa	50,000	110.25
1219	National Bank	Houghton, Mich	25,000	110
1220	First National Bank of Butte	Butte, Mont	25,000	111
1221	....do	....do	25,000	108
1222	Charles F. Miller	Cheyenne, Wyo	2,000	119.50
1223	George T. Murdock	Port Henry, N. Y	10,000	105.50
1224	First National Bank	Champlain, N. Y	30,000	108
1225	Merchants' National Bank	Albany, N. Y	100,000	110.50
1226	Second National Bank	Wilkesbarre, Pa	100,000	110
1227	Savings Bank	St. Helena, Cal	10,000	109.0856
1228	A. M. Braupre	Aurora, Ill	25,000	109.0856
1229	T. I. Kühne	Appleton, Wis	1,000	101
1230	George Hohl	Easton, Pa	5,000	110
1231	William D. Sewall	Bath, Me	1,000	110.50
1232	T. A. Baldwin	Fort Grant, Ariz	500	109.50
1233	W. H. Baldwin	....do	2,000	109.50
1234	Louis Nearing	Morris Run, Pa	1,000	110
1235	First National Bank	Plymouth, Pa	15,000	111
1236	....do	Rapid City, S. Dak	12,500	109.252
1237	William Kunze	Hopewell, Mo	100	106
1238	Farmers' National Bank	Granville, N. Y	10,000	110
1239	....do	....do	5,000	108
1240	....do	....do	5,000	106

[a] Letter enclosing bids.

[b] This number was missed in numbering bids.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1241	Citizens' National Bank	Covington, Ky	$60,000	110
1242	....do	....do	60,000	106
1243	Farmers and Mechanics' Savings Bank	Minneapolis, Minn	50,000	111.551
1244	National Bank of Newbury	Wells River, Vt	30,000	112
1244	....do	....do	20,000	111
1245	First National Bank	Meadville, Pa	5,000	110
1246	New First National Bank	....do	25,000	113
1247	First National Bank	Franklin, Pa	50,000	110
1248	M. Price	Paterson, N. J	1,000	110.29
1249	National City Bank	Lynn, Mass	20,000	112
1250	Central National Bank	Chillicothe, Ohio	35,000	110.2992
1251	J. H. D. Ridder	Saratoga Springs, N. Y	1,000	112
1252	Eliot National Bank	Boston, Mass	100,000	111
1253	Glens Falls National Bank	Glens Falls, N. Y	50,000	106
1254	C. H. Dickerman	Milton, Pa	30,000	108.50
1255	John De Laittre	Care of Minneapolis Fire Insurance Co., Minneapolis, Minn	3,000	111
1260	Merchants' National Bank	Plattsburg, N. Y	25,000	108
1261	Northern National Bank	Toledo, Ohio	25,000	111.50
1262	....do	....do	25,000	109.50
1263	....do	....do	25,000	110.50
1264	George F. Luthringer	Petersburg, Ill	2,000	109
1265	Lynn Safe Deposit and Trust Co	Lynn, Mass	25,000	111
1266	Lynn National Bank	....do	25,000	111
1267	Sylvania A. Farnum	Wellsville, N. Y	1,000	109
1268	Albert Sander	Demopolis, Ala	800	108
1269	Lee Sander	....do	800	108
1270	Emma Long	....do	400	108
1271	Lobdell, Farwell & Co	Chicago, Ill	30,000	110
1272	....do	....do	5,000	110
1273	W. J. Mann	Kiowa, Ind. T	2,500	110
1274	B. E. Tilden Co	Chicago, Ill	2,000	106.80
1275	....do	....do	2,000	107.80
1276	Fort Worth National Bank	Fort Worth, Tex	50,000	110
1277	Farmers' National Bank	Salem, Ohio	25,000	110.50
1278	National Exchange Bank	Providence, R. I	100,000	109.0856
1279	First National Bank	St. Augustine, Fla	25,000	112
1280	Chester Snyder	Easton, Pa	1,550	107
1281	Union National Bank	Pittsburg, Pa	10,000	112.25
1282	....do	....do	20,000	112
1283	....do	....do	20,000	111
1284	....do	....do	20,000	110
1285	....do	....do	20,000	109
1286	....do	....do	20,000	108
1287	John J. Grice	Omaha, Nebr	200	110
1288	Anna D. Martin	Lancaster, Ohio	3,000	110

1289	National La Fayette Bank	Cincinnati, Ohio	50,000	107
1290	....do	....do	50,000	108
1291	F. D. Eatherty	Detroit, Mich	10,000	104.4082
1292	Bank of Florence	Florence, S. C	5,000	110.2992
1293	Frank Lamkin	Toledo, Ohio	1,000	110.05
1294	J. S. Finkenbiner	1124 Oliver street, St. Louis, Mo	6,000	109.50
1295	Wyoming National Bank	Tunkhannock, Pa	500	110
1296	Nannie W. Nengaard, administratrix	Kingston, Tenn	4,000	100
1297	Noah Schakfield	1513 Seventh street south, Minneapolis, Minn	1,000	110
1298	Arthur M. Mundt	New York	1,000	112
1299	L. A. Clapp	Centerville, Mich	2,500	109.10
1300	Equitable National Bank	Baltimore, Md	50,000	111
1301	Wyoming National Bank	Tunkhannock, Pa	10,000	106
1302	....do	....do	10,000	107
1303	....do	....do	10,000	109
1304	Exchange Bank	Jefferson City, Mo	10,000	109
1305	....do	....do	10,000	110
1306	....do	....do	5,000	108
1307	Melrose National Bank	Melrose, Mass	10,000	108.50
1308	....do	....do	10,000	109.50
1309	....do	....do	10,000	110
1310	Marion L. Beaupre	Aurora, Ill	2,000	110
1311	Alton National Bank	Alton, Ill	30,000	109.0856
1312	Continental National Bank	St. Louis, Mo	100,000	109
1313	Second National Bank	Dubuque, Iowa	50,000	109
1314	First National Bank	Whitewater, Wis	25,000	110
1315	Farmers and Mechanics' National Bank	Frederick, Md	10,000	107.89
1316	....do	....do	10,000	109.0856
1317	....do	....do	10,000	110.2992
1318	....do	....do	10,000	112.7814
1319	Baxter National Bank	Rutland, Vt	20,000	112.7814
1320	Exchange National Bank	Polo, Ill	15,000	110
1321	National Bank of Savannah	Savannah, Ga	50,000	109
1322	....do	....do	50,000	108
1323	Winnisimmet National Bank	Chelsea, Mass	50,000	106
1324	H. & B. Beer	New Orleans, La	25,000	109.0856
1325	E. Salinger	San Jose, Cal	10,000	110.03
1326	German-American Savings Bank	Burlington, Iowa	15,000	114.0506
1327	Northern Trust Co	Chicago, Ill	100,000	110.25
1328	....do	....do	100,000	111
1329	Union National Bank	Wilmington, Del	30,000	104.41
1330	Pauline Augenstein	Washington, D. C	1,000	110
1331	Theresia Augenstein	....do	1,000	110
1332	Henry C. Fridley	Box 43, Minneapolis, Minn	10,000	105.55
1333	Hennepin County Savings Bank	Minneapolis, Minn	80,000	107.50
1334	Mary Dodd	Boston, Mass	1,000	110
1335	George William Jones	236 Fifth avenue, New York	100	106.06
1336	George W. Ballevaez	358 Seventh avenue, Brooklyn, N. Y	2,000	104
1337	....do	....do	1,000	105
1338	Horatio N. Slater	Webster, Mass	100,000	112.7814
1338	....do	....do	100,000	111.5310
1338	....do	....do	100,000	110.2992

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1338	Horatio N. Slater	Webster, Mass	$100,000	109.0865
1338	....do	....do	100,000	107.8900
1339	Timothy O'Leary	Minneapolis, Minn	500	110
1340	A. W. Crandall	Providence, R. I	100	100
1341	Thomas G. Whaley	Coventry, R. I	250	100
1342	Robert E. Glendinning & Co	Philadelphia, Pa	100,000	108.50
1343	....do	....do	100,000	109.50
1344	....do	....do	100,000	110.50
1345	....do	....do	100,000	111.50
1346	Southington National Bank	Southington, Conn	10,000	107
1347	City National Bank	Selma, Ala	100,000	109
1348	E. W. Cave	Houston, Tex	100	115
1349	Henry F. Barrows	North Attleborough, Mass	15,000	109
1350	....do	....do	10,000	110
1351	First National Bank	Woodstown, N. J	3,000	119.3229
1352	Cumberland National Bank	Bridgeton, N. J	25,000	109.50
1353	....do	....do	25,000	110.50
1354	Texarkana National Bank	Texarkana, Tex	25,000	109.09
1355	....do	....do	25,000	108.5
1356	....do	....do	25,000	110
1357	John Dexter Locke	Washington, D. C	200	112
1358	H. C. Daniels	Plainfield, N. H	100	108
1359	....do	....do	100	107
1360	....do	....do	50	106
1361	F. C. Moore	New York	5,000	108
1362	Edisto Savings Bank	Orangeburg, S. C	10,000	110
1363	....do	....do	10,000	106
1364	....do	....do	10,000	108
1365	....do	....do	10,000	110
1366	First Ward National Bank	Boston, Mass	25,000	110.50
1367	....do	....do	25,000	110
1368	....do	....do	25,000	109.50
1369	....do	....do	25,000	109
1370	....do	....do	50,000	107
1371	Franklin County National Bank	Greenfield, Mass	20,000	110.50
1372	George N. Smalley	Boston, Mass	25,000	109.50
1373	A. D. Ensign	Chicago, Ill	90,000	110.77
1374	Clement National Bank	Rutland, Vt	25,000	107
1375	....do	....do	25,000	105.50
1376	....do	....do	25,000	104.50
1377	....do	....do	25,000	103.50
1378	George S. Crap	402 Library street, Philadelphia, Pa	150	108.625
1379	Joseph G. Lester	33 North Second street, Philadelphia, Pa	100	110
1380	C. H. White & Co	72 Broadway, New York	50,000	106.50
1381	....do	....do	100,000	109

1382	Felix G. Effray	106–108 Fulton street, New York	50	108
1383	Charles Ahrenfeldt & Son	52 Murray street, New York	5,000	108.50
1384	....do	....do	5,000	109.50
1385	....do	....do	5,000	110.50
1386	....do	....do	5,000	112
1387	Lorin S. Bernheimer	31–33 White street, New York	20,000	105.5516
1388	....do	....do	20,000	106.7121
1389	....do	....do	20,000	107.89
1390	Gustav R. Tuska	62 William street, New York	5,000	105
1391	Samuel A. Tuska	....do	5,000	108
1392	Estate William H. Osborn, by William Church Osborn, executor and trustee.	71 Wall street, New York	100,000	109.05
1393	Daniel W. Cosgrove	Marlboro, Mass	1,000	108
1394	....do	....do	500	109
1395	....do	....do	500	110
1396	....do	....do	1,000	107
1397	Traders' National Bank	Baltimore, Md	20,000	105.50
1398	....do	....do	20,000	106.50
1399	....do	....do	10,000	107.50
1400	Baldwin & Gleason Co., Limited	New York	1,000	106
1401	....do	....do	1,000	106.50
1402	....do	....do	1,000	107
1403	....do	....do	1,000	107.50
1404	....do	....do	1,000	108
1405	....do	....do	1,000	108.50
1406	....do	....do	1,000	109
1407	....do	....do	1,000	109.50
1408	....do	....do	1,000	110
1409	....do	....do	1,000	110.50
1410	Hecht Bros. & Co	Boston, Mass	100,000	107
1411	....do	....do	100,000	108
1412	....do	....do	100,000	109
1413	....do	....do	50,000	109.50
1414	....do	....do	50,000	110
1415	....do	....do	50,000	110.50
1416	....do	....do	50,000	110.50
1417	....do	....do	50,000	111
1418	First National Bank	Niles, Ohio	40,000	112.7815
1419	Old National Bank	Grand Rapids, Mich	150,000	109.25
1420	James M. Barnett	....do	10,000	109.25
1421	William Frost	....do	1,000	110
1422	F. Luttgert	....do	2,000	109.25
1423	William Kramer	....do	3,000	109.25
1424	Joseph H. Martin	....do	10,000	109.25
1425	Mrs. Hannah M. Peck	....do	300	109.25
1426	Calvin Page	Portsmouth, N. H	50,000	109.10
1427	Frances L. Foris	Kansas City, Mo	500	112.25
1428	Mary E. Barker	....do	5,000	112.25
1429	C. E. Floete	Armour, S. Dak	5,000	111.11
1430	Yankton National Bank	Yankton, S. Dak	25,000	104.50
1431	First Nationl Bank	Atchison, Kans	50,000	110
1432	Edwin L. Paddock	Watertown, N. Y	10,000	107.25

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1433	Heber J. May	Washington, D. C	$1,000	110
1434	C. Andel	Belleville, Ill	10,000	107
1435	First National Bank	do	10,000	112
1436	do	do	10,000	111
1437	do	do	10,000	110
1438	do	do	10,000	109
1439	do	do	10,000	108
1440	do	do	10,000	107
1441	do	do	10,000	106
1442	do	do	10,000	105
1443	New Orleans National Bank	New Orleans, La	100,000	114.0506
1444	Vermont National Bank	Brattleboro, Vt	5,000	111.25
1445	do	do	10,000	109.75
1446	do	do	10,000	110.50
1447	Samuel B. Kennedy	Bradford, Pa	25,000	108
1448	do	do	25,000	109
1449	Second National Bank	Washington, D. C	30,000	109.0856
1450	Charles D. Barney & Co	Philadelphia, Pa	10,000	109.0856
1451	People's Trust Co	Brooklyn, N. Y	100,000	112.7814
1452	David J. Pearsall	Mauch Chunk, Pa	50,000	108
1453	do	do	50,000	109
1454	do	do	50,000	110
1455	W. H. Keeler	Philadelphia, Pa	2,700	108
1456	First National Bank	Scranton, Pa	100,000	107.90
1457	Hibernia National Bank	New Orleans, La	50,000	111.53
1458	Home Insurance Co	New York	50,000	108
1459	do	do	50,000	108.50
1460	do	do	50,000	109
1461	do	do	50,000	109.50
1462	do	do	50,000	110
1463	Michigan National Bank	Kalamazoo, Mich	25,000	107
1464	Hibernia National Bank	New Orleans, La	100,000	109.0856
1465	do	do	50,000	110.2992
1466	B. F. Ensign	6104 Woodlawn avenue Chicago, Ill	90,000	109.26
1467	Second National Bank	Hoboken, N. J	20,000	110.50
1468	David P. Jarvis	Poland, N. Y	1,500	104.50
1469	First National Bank	Tamaqua, Pa	15,000	110
1470	Nevada Bank	San Francisco, Cal	200,000	115
1471	The Nevada Bank of San Francisco	San Francisco, Cal	100,000	114
1471	do	do	100,000	113.25
1471	do	do	100,000	112.80
1472	Phil Barth	440 California street, San Francisco, Cal	120,000	110
1473	H. W. Lambertson	Winona, Minn	30,000	109
1474	do	do	30,000	111
1475	C. F. Akers	Orlando, Fla	150,000	113.125

1475	.....do	.....do	250,000	112.125
1475	.....do	.....do	500,000	110.375
1476	Troy City National Bank	Troy, N. Y	50,000	108.25
1477	George A. Stone	.....do	10,000	108.25
1478	J. Dormer	36 Pine street, New York	10,000	107.25
1479	A. Banks & Co	New York	10,000	106
1480	.....do	.....do	10,000	105.50
1481	.....do	.....do	10,000	105
1482	.....do	.....do	10,000	104.50
1483	.....do	.....do	10,000	104
1484	Champion Bissell	165 Broadway, New York	50,000	107.89
1485	Francis W. James	Port Townsend, Wash	2,500	106
1486	Oswego City Savings Bank	Oswego, N. Y	10,000	110.55
1487	Merchants' National Bank	St. Paul, Minn	250,000	109
1488	The State Savings Bank	.....do	10,000	110.2992
1489	Andrew Thorbus	Onalaska, Wis	6,000	110
1490	La Crosse National Bank	La Crosse, Wis	50,000	109.125
1491	E. Virginia Kennedy	Omaha, Nebr	500	112
1492	William Larrabee	Clermont, Iowa	10,000	108
1493	Farmers' National Bank	Webster City, Iowa	12,500	110.85
1494	.....do	.....do	2,500	109.09
1495	George A. Foster	487 West Lake street, Chicago, Ill	100	112
1496	Joshua Pool	Greensburg, Ind	5,000	108.50
1497	Citizens' Bank of Juneau	Juneau, Wis	1,000	114.0506
1498	Estate of G. C. Hixon	La Crosse, Wis	25,000	109.25
1499	People's Trust and Savings Bank	Clinton, Iowa	10,000	110
1500	.....do	.....do	10,000	109
1501	.....do	.....do	10,000	110.25
1502	S. J. Curtis	New York	1,000	111
1503	Keokuk Savings Bank	Keokuk, Iowa	27,000	108
1504	Burns & Marshall	Wadesboro, N. C	100,000	107
1505	C. W. Hudson	Phœnixville, Pa	450	106.50
1506	Leon Tanenbaum	19 New street, New York	2,000	110
1507	D. J. Tew	Rushford, Minn	2,000	105
1508	Sam Weinstein	114 Monroe street, New York	1,000	110
1509	National State Bank	Troy, N. Y	20,000	109
1510	.....do	.....do	20,000	110
1511	G. V. Lewis	Roper, N. C	1,000	101.50
1512	William B. Wright	Orwell, Vt	1,000	114
1513	Mary E. Garrett	146 North Thirteenth street, Philadelphia, Pa	100	110
1514	Jane L. Grove	Philadelphia, Pa	100	110
1515	A. Frauckenhoff	16 Putnam avenue, Brooklyn, N. Y	5,000	105
1516	.....do	.....do	5,000	106
1517	.....do	.....do	5,000	107
1518	.....do	.....do	5,000	108
1519	.....do	.....do	5,000	109
1520	Mrs. Dora Bearman	St. Joseph, Mo	10,000	112
1521	State Bank	Richland Center, Wis	5,000	109.0856
1522	C. F. Brunn	102 Broad street, New York	500	108
1523	Abraham Baer	New York	3,000	112
1524	David Abelov	144 Baret street, Brooklyn, N. Y	1,000	110
1525	Harris Abeloff	123 Siegel street, Brooklyn, N. Y	1,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1526	E. A. Fairchild	8 Exchange court, New York	$2,000	110
1527	Sam Lyon	629 Leonard street, Greenpoint, Long Island	50,000	107.89
1528	C. F. Brunn	New York	500	109
1529	Oren Macomber	South Easton, Mass	6,000	108
1530	N. H. Hamm	415 East Utica street, Buffalo, N. Y	750	109.0856
1531	Mrs. Josie Marks	1187 Lexington avenue, New York	1,000	110
1532	Frank Samuel	114 South Twenty-second street, Philadelphia, Pa	100	110.29
1533	Union National Bank	Mahanoy City, Pa	25,000	109.50
1534	Nathan Polen	517 East Eighty-second street, New York	1,000	110
1535	S. F. Johnson & Co	18 Wall street, New York	10,000	109.01
1536	Adolph R. Frank	27 Pine street, New York	15,000	109.50
1537	Daniel M. Bonney	Farmington, Me	13,000	110
1538	.....do	.....do	13,000	111
1539	.....do	.....do	10,000	108.50
1540	.....do	.....do	10,000	110.50
1541	.....do	.....do	15,000	107.50
1542	.....do	.....do	15,000	106
1543	.....do	.....do	10,000	109.50
1544	First National Bank	Memphis, Tenn	100,000	108
1545	Citizens' State Bank	Whitewater, Wis	25,000	108
1546	J. M. and R. W. Wade	Blakely, Ga	10,000	110
1547	Selmar Hess	557 Broadway, New York	10,000	109
1548	David D. Cassidy	Amsterdam, N. Y	10,000	109.10
1549	Franklin E. Lowry	Granger, Ind	50	109
1550	Thomas F. Balfe	Newburg, N. Y	5,000	108.50
1551	Union Bank	Jackson, Mich	10,000	110.3
1552	.....do	.....do	10,000	109.7
1553	John Blackmar	Columbus, Ga	5,000	115
1554	.....do	.....do	5,000	110
1555	Rockford National Bank	Rockford, Ill	26,000	110.375
1556	City National Bank	Marshalltown, Iowa	25,000	109.0856
1557	Henry Hubertus	Dansville, N. Y	500	112.50
1558	Morris Barit	170 East One hundred and thirteenth street, New York	1,000	110
1559	M. M. Green	New York	5,000	110.75
1560	Daniel M. Bonney	Farmington, Me	10,000	109
1561	.....do	.....do	15,000	106.50
1562	.....do	.....do	15,000	107
1563	.....do	.....do	10,000	109.10
1564	First National Bank	Dexter, Me	5,000	110.125
1565	William E. Dante	East Worcester, N. Y	10,000	108.64
1566	C. E. Davis	St. Helena, Cal	1,500	103.2816
1567	John Gissel	Dodge City, Kans	300	107
1568	Lafayette Bank	St. Louis, Mo	50,000	109.0856
1569	Robert H. Cook	Whitehall, N. Y	10,000	108
1570	First State Bank	Columbus, Miss	20,000	112

1571	Merchants' National Bank	Whitehall, N. Y	10,000	107
1572	First National Bank	Mobile, Ala	30,000	108.75
1573	....do	....do	30,000	109
1574	....do	....do	30,000	109.25
1575	....do	....do	15,000	109.50
1576	....do	....do	15,000	110
1577	H. C. Leistikow	Meadville, Pa	500	111.50
1578	Charles W. Barney & Co	Philadelphia, Pa	10,000	108.50
1579	W. F. Frost	31 Broadway, New York	100,000	109.75
1580	James V. Ellison	415 Chestnut street, Philadelphia, Pa	3,000	110
1581	Samuel Heckert	Shamokin, Pa	1,000	110
1582	Ulysses F. John	....do	5,000	109
1583	Mrs. Floreuce J. Wheat	Putney, Vt	2,000	112
1584	G. Netter	305 Main street, Hartford, Conn	50,000	109.75
1585	Anna B. Baker	Windham, Conn	5,000	108.50
1586	National Bank	Boyertown, Pa	10,000	107.8900
1587	....do	....do	10,000	110.2992
1588	Lederer Bros	Box 732, Baltimore, Md	2,000	104.75
1589	....do	....do	2,000	105.75
1590	....do	....do	2,000	106.75
1591	....do	....do	2,000	107.75
1592	....do	....do	2,000	108.75
1593	R. R. Robinson & Co	Wilmington, Del	11,500	109.0856
1594	Bank of West Union	West Union, Iowa	10,000	108
1595	A. Elizabeth Deppen	Meyerstown, Pa	50	114
1596	George H. Marsh	Mankato, Minn	10,000	116.70
1597	B. T. Beans	Elk Grove, Cal	2,500	113.50
1598	Lewis Beltz	North Penn, Pa	1,400	105
1599	Lucius P. Barry	Saxtons River, Vt	300	113
1600	Citizens' National Bank	Des Moines, Iowa	100,000	108
1601	Penn National Bank	Reading, Pa	a50,000	110
1602	Tama County State Bank	Gladbrook, Iowa	12,500	106.7121
1603	F. B. Sheldon	Cheyenne, Wyo	1,000	107
1604	....do	....do	1,000	109
1605	Gertrude Spitzer	3546 North Broad street, Philadelphia, Pa	1,000	107.50
1606	Fidelity Title and Deposit Co	Newark, N. J	55,000	111
1607	Brattleboro Savings Bank	Brattleboro, Vt	25,000	109.25
1608	....do	....do	25,000	107.125
1609	James D. Smith & Co	42 Broad street, New York	10,000	108
1610	....do	....do	10,000	107.75
1611	....do	....do	10,000	107.50
1612	....do	....do	10,000	107.25
1613	....do	....do	25,000	107.75
1613	....do	....do	25,000	107.25
1613	....do	....do	25,000	106.75
1613	....do	....do	25,000	106.50
1614	Second National Bank	Cumberland, Md	20,000	104.4082
1614	....do	....do	10,000	105.5516
1614	....do	....do	20,000	100
1615	First National Bank	Red Bank, N. J	100,000	105

a Conditional.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1616	Gustav Kaufmann	129-131 Grand street, New York	$10,000	108.25
1617	Estate of Leopold Kaufmann	New York	15,000	109.125
1618	Nita Maynard	do	1,500	100
1619	A. M. Kidder & Co	18 Wall street, New York	110,000	110
1620	do	do	100,000	107
1621	The National Bank of Commerce	Cleveland, Ohio	200,000	109.50
1622	do	do	100,000	108
1623	Ellenville Savings Bank	Ellenville, N. Y	25,000	110.03
1624	do	do	15,000	109.27
1625	Arthur L. Parmelee	Elizabeth, N. J	100	105
1625	do	do	100	105.50
1625	do	do	100	106
1625	do	do	100	106.50
1625	do	do	100	107
1626	D. O. Mills	15 Broad street, New York	200,000	107
1627	Drovers and Mechanics' National Bank	Baltimore, Md	6,000	111
1627	do	do	10,000	106
1627	do	do	10,000	106.50
1627	do	do	20,000	107
1627	do	do	10,000	107.50
1628	Ellis H. Roberts	187 Greenwich street, New York	1,000	106
1629	do	do	1,000	107
1630	do	do	1,000	108
1631	do	do	1,000	109
1632	do	do	1,000	110
1633	Farmers and Merchants' National Bank	Baltimore, Md	200,000	109.0856
1634	Popper & Stern	New York	250,000	108.06
1635	J. Q. Kern	Box 265, Washington, D. C	*a* 400	.....
1636	Lee County Savings Bank	Fort Madison, Iowa	15,000	108
1637	Iowa State National Bank	Sioux City, Iowa	10,000	110
1638	do	do	10,000	109.50
1639	do	do	10,000	109
1640	do	do	10,000	108.50
1641	do	do	10,000	108
1642	Lambertville National Bank	Lambertville, N. J	15,000	109.50
1643	Oscar H. Will	Fayetteville, N. Y	1,000	107
1644	Henry Schiff	96-98 Franklin street, New York	50,000	109
1645	Charles W. Spooner	111 Broadway, New York	1,000	108
1646	Daniel A. Moran & Co	New York	6,000,000	106.17
1647	National Bank	Oshkosh, Wis	50,000	110.125
1648	Gustav Wisselinsk	San Francisco, Cal	150	105
1649	B. Pickman Mann	Room 245, Patent Office, Interior Department, Washington, D. C	50	110
1650	F. H. Tackaberry	1921 Madison avenue, New York	100,000	109.79
1651	Hopkins Place Savings Bank	Baltimore, Md	10,000	109.10
1652	do	do	20,000	108.10

1653	.....do	.....do	13,000	107.50
1654	.....do	.....do	30,000	107.10
1655	.....do	.....do	13,000	107
1656	.....do	.....do	40,000	106.10
1657	Quassaick National Bank	Newburg, N. Y	25,000	109.09
1658	.....do	.....do	25,000	107.90
1659	.....do	.....do	20,000	106.72
1660	Joseph F. Lippe	403 East Fifty-fourth street, New York	5,000	106
1661	Henry I. Lippe	.....do	10,000	106
1662	Chester C. Corbin	Webster, Mass	25,000	106
1663	E. J. Messema, M. D	144 Second avenue, New York	2,000	106
1664	Citizens' National Bank	Yonkers, N. Y	25,000	108
1665	Wallis Smith	.....do	1,000	110.2992
1666	First National Bank	Paterson, N. J	100	105
1667	.....do	.....do	25,000	108
1668	.....do	.....do	200	109
1669	.....do	.....do	6,000	109.08
1670	Grant Bros	56 Broadway, New York	100,000	108
1671	.....do	.....do	100,000	106
1672	National State Bank	Newark, N. J	25,000	109.095
1673	.....do	.....do	25,000	110.30
1674	.....do	.....do	25,000	111.60
1675	Leesburg & County State Bank	Leesburg, Fla	3,000	112
1676	Union County Savings Bank	Elizabeth, N. J	25,000	109.0856
1677	First National Bank	Ipswich, Mass	2,000	111
1678	Albert W. Bee	40 West street, Boston, Mass	100,000	110.3
1679	The Brookline National Bank	Brookline, Mass	25,000	111
1680	Hackett & Chadsey	Easton, Pa	20,000	108
1681	First National Bank	Marengo, Iowa	12,500	111
1682	Farmers' National Bank	Allentown, N. J	15,250	109.0856
1683	Eutaw Savings Bank	Baltimore, Md	100,000	110
1684	.....do	.....do	100,000	107
1685	.....do	.....do	100,000	108
1686	.....do	.....do	100,000	109
1687	.....do	.....do	100,000	111
1688	Stephen H. Emmens	1 Broadway, New York	1,000,000	107
1689	Doylestown National Bank	Doylestown, Pa	10,000	112
1690	.....do	.....do	10,000	111
1691	.....do	.....do	10,000	110.50
1692	.....do	.....do	20,000	109.25
1693	The First National Bank	Rochester, Minn	20,000	110.3
1694	Agnes Scott	235 Pelham road, Germantown, Pa	1,400	112
1695	The Riverhead Savings Bank	Riverhead, N. Y	52,000	109.25
1696	R. B. Sperry & Co	Baltimore, Md	50,000	110.02
1697	....do	.....do	50,000	107.78
1698	R. K. Wright, jr., treasurer	1408 Chestnut street, Philadelphia, Pa	700	110.2992
1699	Home National Bank	Ellenville, N. Y	10,000	107
1700	Albert F. Fuerst	2 Stone street, New York	2,500	108.60
1701	....do	.....do	2,500	108.10
1702	Lee, Livingston & Co	19 William street, New York	25,000	109.50

a Conditional.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1703	George H. Gould	228 Pavonia avenue, Jersey City, N. J	$100	110
1704	First National Bank	Ottumwa, Iowa	60,000	106
1705	W. B. Bonnifield	do	40,000	101.0778
1706	The National Bank of Baltimore	Baltimore, Md	100,000	110
1707	Third National Bank	Rockford, Ill	35,000	110.375
1708	do	do	20,000	108.10
1709	do	do	20,000	109.10
1710	Avery Horton	Ithaca, N. Y	10,000	112
1711	John M. Bayless	Cassville, Mo	10,000	100
1712	City National Bank	Holyoke, Mass	100,000	109.085
1713	do	do	50,000	107.89
1714	do	do	50,000	106.712
1715	Franklin County National Bank	Greenfield, Mass	10,000	109.25
1716	do	do	10,000	109
1717	do	do	10,000	108.75
1718	H. S. Howe	Washington, D. C	5,000	115
1719	George M. Wright	New York City	2,000	109.0856
1720	Westchester County National Bank	Peekskill, N. Y	40,000	108
1721	do	do	20,000	109
1722	do	do	20,000	110
1723	Putnam County National Bank	Carmel, N. Y	10,000	105.50
1724	do	do	10,000	106.50
1725	do	do	10,000	107.50
1726	do	do	10,000	108.50
1727	do	do	10,000	109.50
1728	Sprague National Bank	Brooklyn, N. Y	50,000	109.125
1729	do	do	50,000	110.125
1730	National Bank of Coatesville	Coatesville, Pa	15,000	110.2992
1731	do	do	10,000	108
1732	First National Bank	West Point, Nebr	12,000	111
1733	Jenkintown National Bank	Jenkintown, Pa	10,000	112
1734	do	do	10,000	110
1734	do	do	10,000	108
1735	First National Bank	Wrightsville, Pa	10,000	109.05
1736	Baker-Boyer National Bank	Walla Walla, Wash	50,000	113
1737	A. G. Verrinder	96 Broadway, New York	10,000	111.125
1738	do	do	10,000	110.125
1739	do	do	10,000	109.125
1740	do	do	10,000	107.75
1741	do	do	10,000	106.25
1742	Fowler Bros., Limited	Produce Exchange building, New York	25,000	110
1743	do	do	25,000	109
1744	do	do	25,000	108
1745	do	do	25,000	107
1746	do	do	50,000	106

1747	.....do	.....do	50,000	105
1748	.....do	.....do	100,000	104
1749	Orthout Z. Whitehead	116 Produce Exchange Building, New York	50,000	105
1750	.....do	.....do	50,000	104
1751	.....do	.....do	100,000	103
1752	.....do	.....do	100,000	102
1753	.....do	.....do	100,000	101
1754	.....do	.....do	100,000	100
1755	First National Bank	Duluth, Minn	50,000	108.1875
1756	Second National Bank	Paterson, N. J	25,000	107
1757	First National Bank	Pittston, Pa	100,000	108.50
1758	John Casey	Jersey City, N. J	11,000	105
1759	German American National Bank	Peoria, Ill	10,000	108
1760	Central National Bank	Lynn, Mass	20,000	110.2992
1761	Schalk Bros	28 New street, New York	10,000	106
1762	J. C. Turnbull	14 Wall street, New York	20,000	107
1763	Ranald George Macdonald	81 Pine street, New York	20,000	109
1764	Charles F. Enright	St. Joseph, Mo	33,000	109.095
1765	.....do	.....do	35,000	107.032
1766	.....do	.....do	32,000	104.437
1767	City National Bank	Cairo, Ill	25,000	109
1768	.....do	.....do	25,000	108
1769	.....do	.....do	25,000	107
1770	National Bank of the Republic	Washington, D. C	3,000	111.50
1771	Merchants' National Bank	Omaha, Nebr	100,000	109.50
1772	W. G. Irwin	Care of E. M. Robinson, Fifth and Chestnut streets, Philadelphia, Pa	60,000	109.0856
1773	.....do	.....do	90,000	109.0856
1774	William W. Baker	128 Broadway, New York	30,000	106.75
1775	Southport National Bank	Southport, Conn	50,000	110
1776	Lehigh Valley Trust and Safe Deposit Co	Allentown, Pa	15,000	108
1777	Alfred G. Saeger	.....do	15,000	110.5
1778	Shelburne Falls Savings Bank	Shelburne Falls, Mass	10,000	111
1779	.....do	.....do	10,000	109.50
1780	Shelburne Falls National Bank	.....do	25,000	112
1781	.....do	.....do	25,000	109
1782	Massasoit National Bank	Fall River, Mass	14,000	110
1783	.....do	.....do	10,000	109
1784	.....do	.....do	20,000	108.25
1785	.....do	.....do	75,000	107.75
1785½	.....do	.....do	50,000	100
1786	H. A. Thompson Banking Co	Salineville, Ohio	2,500	112.80
1787	.....do	.....do	2,500	110
1788	George S. Sharp	.....do	1,600	110
1789	.....do	.....do	1,600	112
1790	Bell Sharp	.....do	2,700	112
1791	W. P. Sharp	.....do	1,800	112
1792	German American Bank	St. Louis, Mo	100,000	109
1793	American Exchange Bank	.....do	50,000	112.50
1794	.....do	.....do	50,000	112
1795	Rufus R. Humphrey	Churubusco, N. Y	10,000	119.3229
1796	Nebraska National Bank	Omaha, Nebr	25,000	110.75
1797	Ed. Murphy	.....do	5,000	111

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1798	J. S. Collins	Omaha, Nebr	$5,000	112
1799	Nettie W. Collins	do	5,000	112
1800	Nebraska National Bank	do	25,000	111.75
1801	do	do	25,000	109.25
1802	do	do	25,000	107.25
1803	do	Duplicate of bids 1796 to 1802, inclusive.		
1804	do			
1805	do			
1806	do			
1807	do			
1808	do			
1809	do			
1810	Citizens' National Bank	Knoxville, Iowa	10,000	110.50
1811	Sutro & Co	San Francisco, Cal	50,000	111.66
1812	do	do	100,000	113.06
1813	do	do	100,000	114.13
1814	Kanick Riggs	56 Wall street, New York	5,000	105
1815	Charles Bovone	418 Green street, San Francisco, Cal	100	109
1816	Walden Savings Bank	Walden, N. Y	15,000	109
1817	A. C. Deyo	86 Court street, Binghamton, N. Y	500	108.48
1818	Lambertville National Bank	Lambertville, N. J	10,000	110.50
1819	Gloster Armstrong	81 New street, New York	10,000	109.0856
1820	J. W. Taussig	111 Wall street, New York	1,000	112
1821	Henry O. Clark	18 Dey street, New York	6,000	108
1822	The First National Bank	Rondout, N. Y	100,000	109.50
1823	L. R. Shellenberger	Phœnixville, Pa	450	108.50
1824	Henry W. Waterworth	64 Cedar street, New York	1,850	107.89
1825	City National Bank	Plainfield, N. J	30,000	108.50
1826	M. Theresa Keehmle, treasurer	1315 Arch street, Philadelphia, Pa	2,600	105
1827	Jos. A. Wallace	1311 Columbia Building, Norfolk, Va	1,000	104.4082
1828	Yorkville Bank	New York	10,000	105
1829	do	do	5,000	105.50
1830	do	do	10,000	106
1831	do	do	5,000	106.50
1832	do	do	5,000	107
1833	do	do	5,000	107.50
1834	do	do	5,000	108
1835	do	do	5,000	108.50
1836	do	do	5,000	109
1837	Theo. W. Myers & Co	44–46 Broadway, New York	50,000	111
1838	do	do	25,000	110
1839	do	do	25,000	109.51
1840	do	do	25,000	109.26
1841	do	do	25,000	109.01
1842	do	do	25,000	108.76

1843	.....do	.....do	25,000	108.51
1844	.....do	.....do	25,000	108.26
1845	.....do	.....do	25,000	108.01
1846	Alonzo H. Evans	Boston, Mass	25,000	111.531
1847	The Mechanics' National Bank	New Bedford, Mass	101,000	110.30
1848	New Bedford Institution for Savings	.....do	100,000	110.30
1849	National Bank of the Commonwealth	Boston, Mass	100,000	109
1849	.....do	.....do	100,000	109.25
1849	.....do	.....do	100,000	109.50
1849	.....do	.....do	100,000	109.75
1849	.....do	.....do	100,000	110
1849	.....do	.....do	100,000	110.25
1849	.....do	.....do	100,000	110.50
1849	.....do	.....do	100,000	110.75
1849	.....do	.....do	100,000	111
1849	.....do	.....do	100,000	111.25
1850	First National Bank	.....do	100,000	108
1850	.....do	.....do	100,000	109
1850	.....do	.....do	125,000	110
1850	.....do	.....do	25,000	112
1851	Guilford Dudley	Topeka, Kans	10,000	111.50
1852	Harry Finson	Giant, Cal	500	112.20
1853	Emma Morgenste	45 West Eighty-eighth street, New York	10,000	110.35
1854	Wells, Fargo & Co. Bank	New York	100,000	109.25
1855	E. D Robie	Washington, D. C	50	116
1856	Independence National Bank	Philadelphia, Pa	75,000	107
1857	.....do	.....do	75,000	108
1858	.....do	.....do	3,000	109
1859	Traders' League	.....do	7,000	109
1860	Old Colony National Bank	Plymouth, Mass	2,500	112
1861	.....do	.....do	25,000	111.50
1862	William T. Cunningham	Gloucester, Mass	10,000	111.05
1863	Tower Giddings Co	Boston, Mass	5,000	111
1864	.....do	.....do	50,000	110.25
1865	.....do	.....do	25,000	110.125
1866	.....do	.....do	25,000	109.625
1867	.....do	.....do	50,000	109.125
1868	.....do	.....do	50,000	108.625
1869	.....do	.....do	100,000	108.125
1870	.....do	.....do	50,000	107.625
1871	.....do	.....do	50,000	107.125
1872	.....do	.....do	50,000	106.625
1873	.....do	.....do	50,000	106.125
1874	.....do	.....do	50,000	105.625
1875	Merchants National Bank	.....do	100,000	111.60
1876	.....do	.....do	100,000	110.2992
1877	.....do	.....do	50,000	110.25
1878	.....do	.....do	50,000	110.21
1879	.....do	.....do	50,000	110
1880	.....do	.....do	100,000	109.085
1881	.....do	.....do	100,000	108
1882	.....do	.....do	100,000	107

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1883	Merchants National Bank	Boston, Mass	$100,000	106
1884	American Union Life Insurance Co	New York	25,000	110.10
1885	.....do	.....do	25,000	109.10
1885	.....do	.....do	25,000	109.60
1885	.....do	.....do	25,000	108.60
1886	Hocking Valley National Bank	Lancaster, Ohio	5,000	110
1887	Hoskier, Wood & Co	46 Exchange place, New York	62,000	111.16
1888	.....do	.....do	50,000	108.83
1889	.....do	.....do	50,000	108.60
1890	.....do	.....do	50,000	108.30
1891	.....do	.....do	50,000	108.05
1892	.....do	.....do	50,000	107.60
1893	S. D. Nelson	Canton, Mo	500	100
1894	G. F. Hathaway	3 Central Wharf, Boston, Mass	100,000	108.33
1895	.....do	.....do	300,000	108.21
1896	.....do	.....do	300,000	108.27
1897	.....do	.....do	300,000	108.31
1898	Abram P. Andrew	Laporte, Ind	10,000	109
1899	Antony Wallach	12 East Sixty-third street, New York	25,000	109.50
1900	John Campbell	118 Warren street, New York	50,000	109
1901	Hibernia Savings and Loan Society	San Francisco, Cal	1,000,000	109.50
1902	Bank for Savings in the City of New York	New York	500,000	109.10
1903	.....do	.....do	500,000	108.26
1904	.....do	.....do	500,000	107.81
1905	Farmers and Traders' Bank	Hillsboro, Ohio	20,000	111.50
1906	Lenawee County Savings Bank	Adrian, Mich	15,000	108
1907	A. E. Dent	Hotel Richmond, Chicago, Ill	7,500	110
1908	First National Bank	Mobile, Ala	30,000	109
1909	Second National Bank	Utica, N. Y	50,000	109
1910	County National Bank	Clearfield, Pa	30,000	106
1911	National New Haven Bank	New Haven, Conn	50,000	107.11
1912	First National Bank	Danville, Pa	25,000	111
1913	Vermont National Bank	Brattleboro, Vt	50,000	109.77
1914	Columbian National Bank	Boston, Mass	50,000	109.10
1915	Quarryville National Bank	Quarryville, Pa	47,500	108.50
1916	First National Bank	Madison, Ind	25,000	110
1917	Western Travelers' Accident Association	Grand Island, Nebr	1,000	111
1918	Hartford National Bank	Hartford, Conn	100,000	110.30
1919	Charleston National Bank	Charleston, W. Va	70,000	110.25
1920	.....do	.....do	100,000	109.25
1921	L. Prichard	.....do	100,000	107.125
1922	Charleston National Bank	.....do	130,000	109.0625
1923	Myerstown Bank	Myerstown, Pa	10,000	107
1924	National Bank of the Northern Liberties	Philadelphia, Pa	100,000	110.35
1925	Martin Rothbarth & Co	26 Whitehall street, New York	100,000	109

1926	Albert Erdman	33 Broad street, New York	35,000	107
1927	.....do	.....do	35,000	108
1928	.....do	.....do	35,000	109
1929	The Quaker City National Bank	Philadelphia, Pa	10,000	112.50
1930	George de Mets	81 New street, New York	25,000	108.50
1931	Andrew Cuneo	28 Mulberry street, New York	5,000	109
1932	.....do	.....do	10,000	110
1933	Maria W. Andreas	1 Broadway, New York	12,000	113.15
1934	Cochran & Close	35 Wall street, New York	30,000	110
1935	Charles Head & Co	New York	200,000	108.50
1936	Quinsigamond National Bank	Worcester, Mass	10,000	111
1937	.....do	.....do	10,000	110.50
1938	The First National Bank of Paris	Paris, Ill	2,000	110.50
1939	Worcester Five Cents Savings Bank	Worcester, Mass	15,000	111.50
1940	.....do	.....do	15,000	112.50
1941	First National Bank	Chillicothe, Ohio	25,000	110
1942	The Phœnix National Bank	Hartford, Conn	50,000	109.125
1943	National Bank of the Republic	Boston, Mass	100,000	106.05
1944	.....do	.....do	100,000	107.05
1945	Orrin E. Frazee	318 Bissell Block, Pittsburg, Pa	1,600	111
1946	Commercial State Bank	Windsor, Ill	20,000	101
1947	Edwin J. Remick	Water street, Boston, Mass	120,000	112.7814
1948	.....do	.....do	150,000	110.3
1949	The Howard National Bank	Boston, Mass	25,000	110.31
1950	.....do	.....do	25,000	109.11
1951	.....do	.....do	25,000	109.11
1952	.....do	.....do	25,000	108.50
1953	.....do	.....do	25,000	108.50
1954	.....do	.....do	25,000	107.91
1955	Edgar M. Deming	60 Pynchon street, Roxbury, Boston, Mass	1,000	110
1956	Scottish Union and National Insurance Co	Hartford, Conn	100,000	108
1957	Carolina National Bank	Columbia, S. C	25,000	105
1958	Charles D. Archer, M. D	Imperial Hotel, New York	100,000	107.75
1959	John S. Armstrong	Wilmington, N. C	500,000	105.25
1960	.....do	.....do	100,000	106.25
1961	.....do	.....do	50,000	107.25
1962	.....do	.....do	50,000	108.25
1963	William A. Righter	765 Broad street, Newark, N. J	10,000	108
1964	Clearfield National Bank	Clearfield, Pa	10,000	109.10
1965	Hartford Trust Co	Hartford, Conn	25,000	107.60
1966	Union National Bank	Huntingdon, Pa	50,000	111
1967	Reuben W. Taylor	Sherburne, Vt	200	105.25
1968	National Tradesmen's Bank	New Haven, Conn	50,000	108.25
1969	Chester B. McLaughlin	Port Henry, N. Y	10,000	105.60
1970	Ricker National Bank	Quincy, Ill	250,000	105
1971	Central National Bank	Troy, N. Y	50,000	111.05
1972	Naumkeag National Bank	Salem, Mass	5,000	110
1973	Merchants' National Bank	New Haven, Conn	15,000	108.50
1974	.....do	.....do	15,000	108
1975	.....do	.....do	15,000	109
1976	.....do	.....do	15,000	109½
1977	.....do	.....do	30,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
1977½	Merchants' National Bank	New Haven, Conn	$10,000	110
1978	Citizens' National Bank	Parkersburg, W. Va	30,000	110.10
1979	Karl Von Wagner	McKees Rocks, Pa	200	111
1980	First National Bank	Flatonia, Tex	12,500	108
1981	First National Bank	Bonham, Tex	30,000	110.2992
1982	First National Bank	Findlay, Ohio	10,000	106.25
1983	.....do	.....do	10,000	107.50
1984	.....do	.....do	35,000	105
1985	Ira R. Hatch	Valverde, Colo	1,000	110
1986	First National Bank	Flatonia, Tex	12,500	104
1987	Henry F. J. Ricker, sr	Quincy, Ill	100,000	109
1988	First National Bank	Berwick, Pa	10,000	109
1989	Milford National Bank	Milford, Mass	25,000	112
1990	H. C. Ford	209 Superior street, Cleveland, Ohio	5,000	109.5
1991	National City Bank	Ceveland, Ohio	60,000	110.50
1992	Dime Savings Banking Co	.....do	40,000	108
1993	.....do	.....do	20,000	110.10
1994	.....do	.....do	20,000	111.10
1995	.....do	.....do	20,000	112.10
1996	Charles A. Sterne	6518 Ross avenue, Chicago, Ill	50	110
1997	George F. Sears	31 Walnut street, Chicago, Ill	100	110
1998	John J. Quinn	54 Alexandria street, Chicago, Ill	50	110
1999	James Boyce	550 Sixty-seventh street, Chicago, Ill	50	110
2000	M. C. Belekan	371 East Twenty-second street, Chicago, Ill	50	110
2001	John H. O'Shea	4036 Wabash avenue, Chicago, Ill	50	110
2002	J. H. Goldamer	3252 Fifth avenue, Chicago, Ill	50	110
2003	Richard P. Lyman	145 Twenty-third place, Chicago, Ill	50	110
2004	Mrs. Maria Prien	6021 Twenty-seventh street, Chicago, Ill	400	110
2005	Northwestern National Bank	West Superior, Wis	25,000	105.56
2006	.....do	.....do	50,000	105.002
2007	.....do	.....do	45,000	102.172
2008	.....do	.....do	10,000	107.005
2009	.....do	.....do	25,000	101.078
2010	A. P. Daughters	Moores Hill, Ind	100,000,000	107
2011	First National Bank	Auburn, Ind	12,500	109.086
2012	Bank of Pee Dee	Rockingham, N. C	5,000	110
2013	E. J. Barden	Washington, D. C	50	118
2014	National Bank of Smyrna	Smyrna, Del	50,000	110
2015	Second National Bank	Allentown, Pa	25,000	108.01
2015	.....do	.....do	25,000	108.51
2015	.....do	.....do	25,000	109.01
2015	.....do	.....do	3,000	110
2015	.....do	.....do	25,000	110.51
2015	.....do	.....do	25,000	111.01
2015	.....do	.....do	25,000	111.54

2016	Mary E. Fleming	Washington, D. C	1,100	113
2017	D. G. Fanning	Brooklyn, N. Y	5,000	105
2018	James P. Barnes	Allentown, Pa	6,000	107
2019	H. I. Freiwald	223 East Fifty-seventh street, New York	20,000	110.30
2020	Kinsman National Bank	Kinsman, Ohio	12,500	111.531
2021	J. A. Campbell	109 Grand street, New York	20,000	104.75
2022	Willard Burr	12 Wayne street, Roxbury, Mass	50	110.125
2023	State Street Safe Deposit and Trust Co	Boston, Mass	25,000	112
2024	do	do	60,000	111.25
2025	do	do	50,000	110.50
2026	do	do	50,000	109.50
2027	J. Wendell P. Orme	48 Oxford street, Lynn, Mass	1,500	112
2028	Medford Savings Bank	Medford, Mass	25,000	111
2029	First National Bank	Malden, Mass	10,000	107.90
2030	W. S. H. Lothrop	26 Chestnut street, Boston, Mass	20,000	109
2031	Massachusetts Loan and Trust Co	Boston, Mass	50,000	108
2032	John D. H. Luce	267 Clarendon street, Boston, Mass	20,000	110
2033	The National Bank of Auburn	Auburn, N. Y	25,000	107
2034	The Naugatuck National Bank	Naugatuck, Conn	125,000	108
2035	The National Bank of Auburn	Auburn, N. Y	25,000	106
2036	William J. Flather	Nashua, N. H	1,000	109
2037	Marine National Bank	Bath, Me	10,000	110.30
2038	First National Bank of Middletown	Middletown, N. Y	20,000	109
2039	Mechanics and Farmers' Savings Bank	Bridgeport, Conn	40,000	109.9856
2040	James Howe	Boston Highlands, Mass	1,000	108
2041	John P. Woodbury	348 Commonwealth avenue, Boston, Mass	3,000	110
2042	People's National Bank	Winston, N. C	20,000	108
2043	First National Bank	Canton, N. Y	10,000	110.10
2044	Kanawha Valley Bank	Charleston, W. Va	2,200	109.0856
2045	People's National Bank	Brattleboro, Vt	10,000	109.20
2046	do	do	10,000	110.30
2047	do	do	5,000	111.60
2048	Hermann Winter	2 Bowling Green, New York	200	109
2049	C. Klysfel	do	2,000	109
2050	L. Henermann	do	250	108
2051	John Snyder	Springfield, Ohio	15,000	110.30
2051	David L. Snyder	do	15,000	110.30
2052	Amaziah Winger	do	1,000	110.30
2053	Anthracite Savings Bank	Wilkesbarre, Pa	25,000	108.75
2054	Union Savings Bank and Trust Co	Cincinnati, Ohio	50,000	108.06
2055	do	do	50,000	108.18
2056	do	do	50,000	108.26
2057	do	do	50,000	108.51
2058	do	do	50,000	109.03
2059	do	do	50,000	109.26
2060	do	do	50,000	109.51
2061	do	do	50,000	109.76
2062	do	do	50,000	110.01
2063	do	do	50,000	110.13
2064	German National Bank	do	100,000	108.14
2065	do	do	100,000	109.13
2066	do	do	200,000	109.26

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2067	German National Bank	Cincinnati, Ohio	$100,000	109.52
2068	Solomon Roth	do	5,000	107
2069	Henry Pearce	Providence, R. I	25,000	110.01
2070	Second National Bank	Mechanicsburg, Pa	6,000	106.82
2071	Owego National Bank	Owego, N. Y	16,000	108
2072	N. E. Hall	Fort Ann, N. Y	500	110
2073	Frederick H. Briggs	Boston, Mass	5,000	105
2074	Auburn Savings Bank	Auburn, N. Y	25,000	110.50
2075	Second National Bank	Elmira, N. Y	50,000	110
2076	Erie County Savings Bank	Buffalo, N. Y	250,000	111
2077	First National Bank	Brockport, N. Y	50,000	110
2078	Franklin Savings Institution	Greenfield, Mass	50,000	110
2079	First National Bank	Winchendon, Mass	34,000	111.10
2080	National Phenix Bank	Westerly, R. I	20,000	112
2081	do	do	20,000	111.50
2082	do	do	20,000	111
2083	do	do	15,000	110.50
2084	August W. Nitsch	New York	100,000	111.10
2085	do	do	100,000	112.10
2086	William Strachey	665 Lexington avenue, New York	100,000	110.60
2087	August W. Nitsch	111 East Fifty-fourth street, New York	100,000	110.10
2088	William Strachey	New York	100,000	111.60
2089	First National Bank	Wilkinsburg, Pa	10,000	111.50
2090	City National Bank	Springfield, Mass	50,000	112
2091	The Society for Savings in the City of Cleveland	Cleveland, Ohio	75,000	111.50
2092	First National Bank	Allegheny, Pa	2,000	112.7814
2093	Commercial Bank	Martins Ferry, Ohio	5,000	112.50
2094	Woodstock National Bank	Woodstock, Vt	10,000	112.7814
2095	Second National Bank	Providence, R. I	10,000	110
2096	National Union Bank	Monticello, N. Y	25,000	111
2097	First National Bank	Salem, Mass	25,000	112
2098	(No name)	148 West Ninety-fourth street, New York	300	113
2099	William R. Holden	Paterson, N. J	20,000	112.80
2100	Dave D. Newman	do	20,000	111.60
2101	Jacob Harris	Boston, Mass	100,000	111.531
2102	do	do	75,000	113
2103	Globe National Bank	do	2,000	110.125
2104	do	do	50,000	110.375
2105	do	do	50,000	110.2992
2106	Mary L. Prouty	Spencer, Mass	5,000	111.60
2107	Alonzo P. Weeks	Boston, Mass	4,000	112
2107	do	do	2,500	111.25
2107	do	do	15,000	110.2992
2107	do	do	15,000	109.0856
2107	do	do	15,000	108

2107	.....do	.....do	15,000	107
2107	.....do	.....do	15,000	106
2107	.....do	.....do	18,500	105
2108	Wayne County Savings Bank	Honesdale, Pa	20,250	112
2109	National Bank	Westfield, N. Y	2[illegible],000	110.50
2110	Henry R. Tracey	Roxbury, Mass	3,000	111.50
2111	.....do	20 Montrose street, Roxbury, Mass	3,000	110.50
2112	George C. Tichenor	125 Bleecker street, New York	5,000	110
2113	Rhode Island Hospital Trust Co	Providence, R. I	200,000	111.54
2114	.....do	.....do	300,000	110.92
2115	.....do	.....do	300,000	110.30
2116	.....do	.....do	300,000	109.70
2117	.....do	.....do	300,000	109.09
2118	.....do	.....do	500,000	105.56
2119	Springfield Safe Deposit and Trust Co	Springfield, Mass	21,000	107
2120	.....do	.....do	20,000	108
2121	.....do	.....do	20,000	109.10
2122	.....do	.....do	45,000	110
2123	.....do	.....do	20,400	111
2124	Merchants' National Bank	Providence, R. I	50,000	110.15
2125	.....do	.....do	50,000	110.05
2126	.....do	.....do	50,000	109.85
2127	.....do	.....do	50,000	109.55
2128	.....do	.....do	50,000	107.45
2129	.....do	.....do	50,000	107.05
2130	.....do	.....do	50,000	106.85
2131	.....do	.....do	50,000	106.65
2132	.....do	.....do	50,000	106.55
2133	.....do	.....do	50,000	106.35
2134	.....do	.....do	50,000	106.15
2135	.....do	.....do	50,000	106.05
2136	Mrs. Hattie A. Burr	Boston, Mass	1,000	109.625
2137	.....do	.....do	1,000	107.125
2138	.....do	.....do	500	110.125
2139	.....do	.....do	1,000	108.125
2140	Dobbs Ferry Bank	Dobbs Ferry, N. Y	10,000	108
2141	Henry R. Tracey	20 Montrose street, Roxbury, Mass	3,000	109.50
2142	First National Bank	Fall River, Mass	10,000	109.75
2143	.....do	.....do	10,000	109.10
2144	.....do	.....do	10,000	108.725
2145	.....do	.....do	10,000	108.125
2146	.....do	.....do	10,000	107.725
2147	N. N. Betts	Towanda, Pa	25,000	107.75
2148	Bristol County Savings Bank	Taunton, Mass	5,000	110.57
2149	.....do	.....do	5,000	110.07
2150	.....do	.....do	5,000	109.57
2251	.....do	.....do	6,000	109.07
2152	.....do	.....do	5,000	108.57
2153	National Bank of Commerce	New London, Conn	60,000	109.50
2154	Rochester Trust and Safe Deposit Co	Rochester, N. Y	75,000	110.10
2155	.....do	.....do	75,000	109.09
2156	.....do	.....do	25,000	108.50

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2157	Rochester Trust and Safe Deposit Co	Rochester, N. Y	$50,000	107.90
2158	.....do	.....do	25,000	107.10
2159	George Nichols	Rome, Pa	10,000	102
2160	Globe National Bank	Boston, Mass	50,000	109.0856
2161	Manufacturers' National Bank	.....do	50,000	108.625
2162	.....do	.....do	50,000	109.125
2163	.....do	.....do	50,000	109.625
2164	.....do	.....do	50,000	110.125
2165	.....do	.....do	100,000	110.63
2166	Edgerly & Crocker	28 State street, Boston, Mass	25,000	110.125
2167	.....do	.....do	50,000	109.125
2168	.....do	.....do	75,000	108.125
2169	.....do	.....do	100,000	107.125
2170	.....do	.....do	125,000	106.125
2171	S. N. Chittenden	39 West Twenty-sixth street, New York	10,000	105.50
2172	A. B. Campbell	2143 Seventh avenue, New York	20,000	109.10
2173	Atlantic National Bank	Boston, Mass	100,000	109
2174	George R. Finch	Glens Falls, N. Y	100	109
2175	William A. Shutze	118-120 South Charles street, Baltimore, Md	1,000	109
2176	.....do	.....do	1,500	110
2176	Mary Armour Nichols	17 East Sixtieth street, New York	2,000	109.50
2177	George Livingston	Center Village, N. Y	150	103
2178	Joseph E. Gavin	18 West Swan street, Buffalo, N. Y	800,000	106.80
2178	.....do	.....do	800,000	107.25
2178	.....do	.....do	800,000	107.50
2178	.....do	.....do	800,000	107.75
2178	.....do	.....do	800,000	108.25
2179	William L. Benedict	113 Devonshire street, Boston, Mass	20,000	108
2180	First National Bank	Fernandina, Fla	10,000	108.48
2181	Massasoit National Bank	Fall River, Mass	20,000	109.25
2182	.....do	.....do	10,000	108
2183	Henry G. Russell	Providence, R. I	5,000	110.15
2183	.....do	.....do	5,000	110.05
2183	.....do	.....do	5,000	109.85
2183	.....do	.....do	5,000	109.55
2184	D. Schnakenberg	6 Hanover street, New York	20,000	109
2185	Donald W. MacLeod	293 Church street, New York	28,000	108
2186	J. Dormer	36 Pine street, New York	10,000	109.125
2187	First National Bank	Stamford, Conn	10,000	108
2188	Henry Ford	209 Superior street, Cleveland, Ohio	5,000	108.5
2189	Guardian Trust Co	Cleveland, Ohio	5,000	107.375
2189	.....do	.....do	5,000	107.875
2189	.....do	.....do	50,000	108.50
2189	.....do	.....do	50,000	109.50
2190	First National Bank	Allegheny, Pa	50,000	109.0856

2191	.... do	.....do	50,000	112.7814
2192	Society for Savings in the City of Cleveland	Cleveland, Ohio	200,000	106.70
2193	.....do	.....do	225,000	109.06
2194	.....do	.....do	200,000	108.38
2195	City National Bank	Springfield, Mass	50,000	108.25
2196	Athol Savings Bank	Athol, Mass	15,000	106.7121
2197	First National Bank	Greensburg, Pa	50,000	109
2198	William Strachey	665 Lexington avenue, New York	100,000	109.60
2199	First National Bank	Winchendon, Mass	30,000	109.10
2200	Birmingham National Bank	Derby, Conn	27,000	106
2200	.....do	.....do	29,000	108
2200	.....do	.....do	5,000	110
2201	First National Bank	Brockport, N. Y	50,000	108
2202	Hocking Valley National Bank	Lancaster, Ohio	5,000	108.10
2203	B. F. Barnett	Paterson, N. J	20,000	105.50
2204	George Ulrich	14 Alden street, Hartford, Conn	10,000	104.4082
22 4	.....do	.....do	10,000	105.5516
2204	.....do	.....do	10,000	106.7121
2204	.....do	.....do	5,000	107.89
2204	.....do	.....do	5,000	109.0856
2205	C. C. Adams	46 Central Park west, New York	20,000	106.15
2206	W. R. Thompson & Co	Pittsburg, Pa	25,000	112
2207	.....do	.....do	30,000	110.25
2208	.....do	.....do	10,000	109
2209	.....do	.....do	25,000	108
2210	City National Bank	Dayton, Ohio	60,000	108
2211	First National Bank	Seaford, Del	12,500	108
2212	Lincoln National Bank	Chicago, Ill	25,000	110
2213	.....do	.....do	35,000	107
2214	Oscar E. Hatch	Littleton, N. H	5,000	108.50
2215	Littleton National Bank	.....do	5,000	110.125
2215	.....do	.....do	8,000	110.125
2215	.....do	.....do	20,000	110.125
2215	.....do	.....do	12,000	110.125
2215	.....do	.....do	15,000	110.125
2216	Augustus Wheeler	Milford, Mass	5,000	109.50
2217	.....do	.....do	2,000	108.51
2218	Miss Annie A. Daniels	.....do	3,000	109.20
2219	D. Sickles	23 Fifth avenue, New York	20,000	109
2220	S. E. Cassino	Boston, Mass	1,200	110
2221	Henry P. Murray	Worcester, Mass	500	112
2222	R. S. Williams	115 West Forty-second street, New York	10,000	108
2223	Farmers' National Bank	Watsontown, Pa	5,000	110
2224	.....do	.....do	5,000	109
2225	.....do	.....do	5,000	106
2226	Henry I. Dorr, M. D	Philadelphia, Pa	5,000	111.5310
2227	.....do	.....do	5,000	109.0856
2228	First National Bank	Nashua, N. H	5,000	110.29
2229	John H. Ormsbee	Providence, R. I	300	110
2230	Pittsburg National Bank of Commerce	Pittsburg, Pa	6,000	114.05
2231	.....do	.....do	300	108.50
2232	.....do	.....do	50,000	109.50

TABLE NO 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2233	Pittsburg National Bank of Commerce	Pittsburg, Pa	$50,000	108.50
2234	....do	....do	50,000	107.50
2235	Salt Springs National Bank	Syracuse, N. Y	50,000	108
2236	A. R. Newton	Emlenton, Pa	2,000	112.50
2237	First National Bank	New Kensington, Pa	7,500	112.50
2238	....do	....do	10,000	111
2239	First National Bank	New Kensington, Pa	10,000	110
2240	....do	....do	10,000	109
2241	....do	Morristown, N. J	25,000	108
2242	People's National Bank	Waynesboro, Pa	15,000	110.30
2243	....do	....do	10,000	109.50
2244	Manufacturers' National Bank	Providence, R. I	150,000	109.6924
2245	....do	....do	150,000	109.0856
2246	I. Bartlett Patten	Boston, Mass	4,000	112
2247	Fourth National Bank	....do	50,000	110
2248	National Bank of Redemption	....do	145,000	110.15
2249	....do	....do	50,000	110.25
2250	....do	....do	60,000	110
2251	....do	....do	60,000	109.60
2252	....do	....do	60,000	109.10
2253	....do	....do	60,000	108.60
2254	....do	....do	60,000	108.10
2255	....do	....do	5,000	107.90
2256	People's National Bank	Pittsburg, Pa	105,000	109.77
2257	....do	....do	105,000	110.27
2258	First National Bank	Parkersburg, W. Va	100,000	110.10
2259	Second National Bank	....do	35,000	110
2260	C. H. Tenney	133 Ashley street, Hartford, Conn	10,000	107.25
2261	Slater National Bank	Pawtucket, R. I	100,000	107
2262	....do	....do	100,000	108
2263	....do	....do	100,000	109.18
2264	First National Bank	Leetonia, Ohio	10,000	110
2265	Harrison P. Laird	Greensburg, Pa	2,500	102
2266	New Hampshire Savings Bank	Concord, N. H	10,000	110.25
2267	Centreville National Bank	Thurman, Ohio	5,000	110.125
2268	First National Bank	Fresno, Cal	10,000	103.2816
2269	....do	....do	10,000	104.4082
2270	....do	....do	10,000	109.0856
2271	....do	....do	10,000	114.0506
2272	....do	....do	10,000	119.3229
2273	City National Bank of Gloucester	Gloucester, Mass	200,000	110.06
2274	Citizens' National Bank	Port Henry, N. Y	12,500	108.50
2275	First National Bank	Tyrone, Pa	50,000	109.0856
2276	State Bank of Syracuse	Syracuse, N. Y	10,000	109
2277	Henry M. Dechert	513 Drexel Building, Philadelphia, Pa	1,000	108

2278	Lidia Lester	1018 Mount Vernon street, Philadelphia, Pa	3,000	100
2279	Merchants' National Bank	Shenandoah, Pa	25,000	110.50
2280	Citizens' National Bank	Pottstown, Pa	5,000	107.89
2281	.....do	.....do	5,000	109.0856
2282	.....do	.....do	5,000	110.2992
2283	.....do	.....do	5,000	111.5310
2284	.....do	.....do	5,000	112.7814
2285	East Stroudsburg National Bank	East Stroudsburg, Pa	20,000	109
2286	Commercial National Bank	Houston, Tex	50,000	106.25
2287	.....do	.....do	50,000	107.25
2288	The New York Savings Bank	New York	100,000	110
2289	Fallskill National Bank	Poughkeepsie, N. Y	50,000	110.25
2290	Isaac W. Sherrell	.....do	100,000	110.25
2291	.....do	.....do	100,000	110.125
2292	Knoxville National Bank	Knoxville, Iowa	10,000	109.50
2293	.....do	.....do	15,000	111
2294	Fourth National Bank	Grand Rapids, Mich	110,000	110
2295	First National Bank	Uniontown, Pa	28,000	109
2296	First National Bank	Eutaw, Ala	20,000	108
2297	T. J. Allison	Statesville, N. C	10,000	112
2298	Harry Finson	Giant, Cal	2,000	116.25
2299	The Lamprecht Bros. Co	Cleveland, Ohio	100,000	112.80
2300	.....do	.....do	100,000	112
2301	.....do	.....do	100,000	111.531
2302	.....do	.....do	100,000	110.3192
2303	.....do	.....do	100,000	109.10
2304	First National Bank	Chicago, Ill	200,000	107
2305	.....do	.....do	200,000	107.25
2306	.....do	.....do	200,000	107.50
2307	.....do	.....do	200,000	108.25
2308	.....do	.....do	200,000	109.25
2309	George P. Harrison	House of Representatives, Washington, D. C	5,000	110
2310	Riggs & Co	Washington, D. C	100,000	112
2311	.....do	.....do	100,000	110.125
2312	.....do	.....do	100,000	109.125
2313	George H. Carleton, administrator	Haverhill, Mass	10,000	112
2314	.....do	.....do	5,000	111.01
2315	.....do	.....do	5,000	111.50
2316	.....do	.....do	5,000	110.75
2317	Central National Bank	Boston, Mass	50,000	109
2318	.....do	.....do	50,000	110
2319	Lilian Horsford	Cambridge, Mass	100	108
2320	National Market Bank	Brighton, Mass	25,000	110.65
2320	.....do	.....do	25,000	110.10
2321	.....do	.....do	25,000	109.15
2322	.....do	.....do	10,000	110.31
2323	Marine Bank	Buffalo, N. Y	50,000	109.50
2324	Franklin Savings Bank	Pawtucket, R. I	50,000	108
2325	.....do	.....do	50,000	109.20
2326	Bank of Ohio Valley	Wheeling, W. Va	9,000	114
2327	Harrrisburg National Bank	Harrisburg, Pa	153,000	109
2328	.....do	.....do	10,000	106

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2329	Harrisburg National Bank	Harrisburg, Pa	$10,000	108
2330	First National Bank	Port Jervis, N. Y	30,000	108
2331	Mahoning National Bank	Youngstown, Ohio	20,000	110.50
2332	Oliver L. Briggs	970 Washington street, Boston, Mass	2,000	109
2333	J. R. Little	Wadesboro, N. C	10,000	106
2334	National Branch Bank	Madison, Ind	25,000	111.5310
2335	....do	....do	30,000	110.33
2336	Citizens' National Bank	Cincinnati, Ohio	500,000	106.72
2337	....do	....do	200,000	109.09
2338	....do	....do	300,000	110.30
2339	Samuel D. Davis & Co	40 Wall street, New York	100,000	110
2340	....do	....do	40,000	108.51
2341	Rev. I. W. Combs	Canterbury, N. H	100	110
2342	Farmers' National Bank	Canfield, Ohio	12,500	109.0856
2343	William T. Murphy	Care of Harvey Fisk & Sons, New York	200,000	109
2344	Central National Bank	Cleveland, Ohio	100,000	109
2345	Amos B. McNairy	....do	15,000	112.02
2346	Henry A. Sherwin	....do	10,000	110.07
2347	E. G. Tillotson	....do	10,000	107.04
2348	H. Clark Ford	....do	15,000	109.07
2349	Steiner Bros	Birmingham, Ala	250,000	107
2350	First National Bank	Concord, N. H	20,000	110.50
2351	....do	....do	20,000	109.50
2352	....do	....do	20,000	111
2353	....do	....do	20,000	111.50
2354	....do	....do	20,000	112
2355	Merchants' National Bank	New Bedford, Mass	2,000	111.32
2355	....do	....do	5,000	111
2355	....do	....do	3,000	110.631
2355	....do	....do	1,000	110.02
2356	....do	....do	100,000	109.892
2357	....do	....do	100,000	110.631
2358	New Bedford Five Cents Savings Bank	....do	10,000	110.30
2359	....do	....do	100,000	110.30
2360	Manchester National Bank	Manchester, N. H	30,000	110
2361	Portland Trust Co	Portland, Me	7,000	109.75
2362	....do	....do	35,000	111.26
2363	....do	....do	15,000	110.05
2364	....do	....do	125,000	107.87
2365	....do	....do	150,000	106.87
2366	F. B. Bemis, trustee	35 Congress street, Boston, Mass	10,000	109.60
2367	....do	....do	10,000	107.60
2368	Edward H. Clarkson	Boston, Mass	200	108.50
2369	Vineland National Bank	Vineland, N. J	200	110
2370	....do	....do	7,000	111

2371	W. I. Walton	Portsmouth, N. H	10,000	109
2372	W. L. Conlon	....do	12,000	109
2373	Stedman Buttrick	35 Congress street, Boston, Mass	5,000	105.77
2374	David Henderson	3335 River street, Troy, N. Y	500	106.50
2375	George Douglas Miller	Albany, N. Y	10,000	106.80
2376	....do	....do	10,000	107.55
2377	....do	....do	10,000	108.16
2378	....do	....do	9,000	108.61
2379	....do	....do	8,000	109.30
2380	....do	....do	6,000	11 .36
2381	....do	....do	2,000	110.51
2382	....do	....do	4,000	111.01
2383	....do	....do	1,000	111.35
2384	F. J. Lothrop	Leominster, Mass	500	108.08
2385	Lebanon National Bank	Lebanon, Ohio	10,000	109
2386	Louis H. Rehn	Annapolis, Md	500	103.25
2387	A. J. Seasongood	Cincinnati, Ohio	25,000	110.17
2388	Charles Mayer	....do	10,000	109.40
2389	John Sander	2527 Scioto street (Corryville), Cincinnati, Ohio	250	105
2390	John W. Wood & Sons	Logan, Iowa	2,000	106
2391	....do	....do	2,000	105.75
2392	....do	....do	2,000	105.50
2393	....do	....do	2,000	105.25
2394	C. N. Lindley & Co	Chillicothe, Ohio	500,000	109.25
2394	....do	....do	250,000	107.25
2395	Leon G. Shaw	Trinidad, Colo	10,000	104
2396	First National Bank of Belleville	Belleville, Ill	10,000	105
2397	....do	....do	10,000	106
2398	....do	....do	10,000	107
2399	....do	....do	10,000	1 8
2400	....do	....do	10,000	109
2401	....do	....do	10,000	110
2402	....do	....do	10,000	111
2403	....do	....do	10,000	112
2404	Carrie Hax	Kansas City, Mo	1,000	104
2405	Charles L. Pack	Cleveland, Ohio	10,000	111.26
2406	William L. Shearer	Boston, Mass	18,000	111
2407	Somerville National Bank	Somerville, Mass	5,000	110.25
2408	....do	....do	5,000	110.50
2409	....do	....do	5,000	110.75
2410	....do	....do	5,000	111
2411	....do	....do	5,000	111.25
2412	....do	....do	5,000	111.50
2413	....do	....do	5,000	111.75
2414	....do	....do	5,000	112
2415	D. H. Strouse	Peru, Ind	3,000	108.50
2416	F. C. Bentley	Springfield, Mo	1,000	109.0856
2417	Merchants' National Bank	Middletown, Ohio	6,000	110
2418	Edward H. Drew	Boston, Mass	10,000	110
2419	Estabrook & Co., agents	....do	50,000	108.26
2420	....do	....do	1,000	110.50
2421	....do	....do	6,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2422	National Bank of Commerce	Cleveland, Ohio	$50,000	112
2423	Leominster National Bank	Leominster, Mass	25,000	110.34
2424	.....do	.....do	50,000	109.80
2425	.....do	.....do	25,000	108.65
2426*a*				
2427	Hayden National Bank	Columbus, Ohio	44,200	108
2428	Merchants' National Bank	Middletown, Ohio	50,000	109
2429	.....do	.....do	50,000	108
2430	Cape Ann National Bank	Gloucester, Mass	1,000	120
2431	.....do	.....do	1,000	114
2432	.....do	.....do	1,000	112
2433	.....do	.....do	2,000	110
2434*b*				
2435	Bay State National Bank	Lawrence, Mass	50,000	109.0856
2436	Edward M. Adams	New Bedford, Mass	100	112
2437	National Bank of Commerce	.....do	50,000	110.3
2438	William H. Pitman, trustee	.....do	12,000	111.02
2439	William D. Howland	.....do	4,000	112
2440	Thomas B. Wilcox	.....do	2,000	110.3
2441	William N. Swift	.....do	5,000	110.3
2442	Anna Hathaway Swift	New Bedford, Mass	5,000	110.30
2443	Duncannon National Bank	Duncannon, Pa	5,000	107
2444	.....do	.....do	5,500	110
2445	Second National Bank	Danville, Ill	25,000	108
2446	.....do	.....do	25,000	109
2447	.....do	.....do	25,000	110
2448	.....do	.....do	25,000	111
2449	First National Bank	Cobleskill, N. Y	50,000	106
2450	Wilber National Bank	Oneonta, N. Y	50,000	109.10
2451	Utica City National Bank	Utica, N. Y	20,000	110.50
2451	.....do	.....do	20,000	110
2451	.....do	.....do	20,000	109
2451	.....do	.....do	20,000	107.50
2451	.....do	.....do	20,000	107
2451	.....do	.....do	20,000	106.50
2452	Potter Bros	Morris, N. Y	1,000	109.10
2453	Bradford Shinkie	Covington, Ky	10,000	108.50
2454	.....do	.....do	15,000	109.70
2455	Gregerio del Amo	415 North Main street, Los Angeles, Cal	20,000	108
2456	J. A. Bailey, jr	Boston, Mass	20,000	106.10
2457	.....do	.....do	20,000	107.10
2458	.....do	.....do	20,000	108.10
2459	.....do	.....do	20,000	109.10
2460	.....do	.....do	20,000	110.10
2461	Mechanics' National Bank	New Britain, Conn	25,000	106

2462	.....do	.....do	25,000	109.0856
2463	Palmer M. Taylor	Springfield, Mass	5,700	110.419
2464	Westbrook Trust Co	Westbrook, Me	5,000	110
2465	Theo. Kerr	.....do	1,000	109.125
2466	.....do	.....do	1,000	109.375
2467	.....do	.....do	1,000	109.625
2468	.....do	.....do	1,000	109.875
2469	.....do	.....do	1,000	110.125
2470	.....do	.....do	1,000	110.375
2471	.....do	.....do	1,000	110.625
2472	Martin Van Buren Jefferson	Worcester, Mass	10,000	109
2473	Natick National Bank	Natick, Mass	500	112
2474	.....do	.....do	10,050	110
2475	.....do	.....do	25,000	110.0002
2476	.....do	.....do	30,500	109.11
2477	.....do	.....do	30,500	111.12
2478	.....do	.....do	30,500	110.31
2479	.....do	.....do	30,500	109.76
2480	Susanne Williams	Middleport, Ohio	800	112
2481	First National Bank	Marietta, Ohio	25,000	111.5310
2482	.....do	.....do	50,000	110.2992
2483	.....do	.....do	25,000	109.0856
2484	Housatonic National Bank	Stockbridge, Mass	6,000	112
2485	The People's Bank	Johnstown, N. Y	20,000	110
2486	First National Bank	Freehold, N. J	25,000	108
2487	James E. M. O'Hair	Greencastle, Ind	2,500	108
2488	(No name)	Linesville, Pa	1,000	110
2489	Lewis Mergentheim	Peru, Ind	5,000	108.50
2490	John Sherwin	Care of Park National Bank, Cleveland, Ohio	10,000	108.05
2491	Irving W. Pollard and Abraham White	North Cambridge, Mass	200,000	110.75
2492	.....do	.....do	200,000	110.32
2493	.....do	.....do	200,000	110.2992
2494	.....do	.....do	200,000	110.0156
2495	.....do	.....do	200,000	110
2496	.....do	.....do	200,000	109.0856
2497	.....do	.....do	200,000	109
2498	.....do	.....do	300,000	108
2499	A. White	15 State street, Boston, Mass	400,000	111.0050
2500	.....do	.....do	100,000	110.50
2501	.....do	.....do	200,000	110.3030
2502	.....do	.....do	200,000	110.02
2503	.....do	.....do	100,000	110.01
2504	(No name)	Boston, Mass	400,000	112
2505	Henry F. Smith	89 State street, Boston, Mass	1,000	110
2506	Provident Savings Bank	Baltimore, Md	20,000	111
2507	Fearon & Co	104 South Fifth street, Philadelphia, Pa	10,000	109.10
2508	National Union Bank of Maryland	Baltimore, Md	25,000	110.05
2508	.....do	.....do	25,000	110
2508	.....do	.....do	25,000	109.80
2508	.....do	.....do	25,000	109.60

a Error; letter accompanying 2427.

b Error; letter accompanying 2435.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2509	Edward D. Hutchinson	311 West Eighty-fourth street, New York	$3,000	108
2510	R. A. Lancaster & Co., for Mrs. Caroline M. Roberts	10 Wall street, New York	10,000	110.125
2511	.....do	.....do	10,000	110.125
2512	.....do	.....do	5,000	107.50
2513	.....do	.....do	5,000	107.25
2514	First National Bank	Shippensburg, Pa	5,000	112
2515	.....do	.....do	5,000	110
2516	Russell Sage	71 Broadway, New York	250,000	107.51
2516	.....do	.....do	250,000	107.76
2516	.....do	.....do	200,000	108
2516	.....do	.....do	200,000	108.25
2516	.....do	.....do	200,000	108.50
2516	.....do	.....do	200,000	108.75
2516	.....do	.....do	200,000	109
2517	Dover Plains National Bank	Dover Plains, N. Y	25,000	109.26
2518	Hoskier, Wood & Co	46 Exchange Place, New York	25,000	110.16
2519	.....do	.....do	25,000	109.65
2520	.....do	.....do	50,000	109.29
2521	Cushman, Fisher & Phelps	50 State street, Boston, Mass	500,000	108.50
2521	.....do	.....do	500,000	109
2522	J. V. Riedel	45 Wall street, New York	118,000	108.625
2522	.....do	.....do	118,000	108.75
2522	.....do	.....do	118,000	108.875
2522	.....do	.....do	118,000	109
2522	.....do	.....do	118,000	109.125
2522	.....do	.....do	118,000	109.25
2522	.....do	.....do	118,000	109.375
2522	.....do	.....do	118,000	109.50
2522	.....do	.....do	118,000	109.625
2522	.....do	.....do	118,000	109.75
2522	.....do	.....do	118,000	109.875
2522	.....do	.....do	118,000	110
2522	.....do	.....do	118,000	110.125
2522	.....do	.....do	118,000	110.25
2522	.....do	.....do	118,000	110.375
2522	.....do	.....do	118,000	110.50
2523	First National Bank	Hornellsville, N. Y	45,000	110
2524	Grant Bros	56 Broadway, New York	100,000	107
2525	Catherine Roberts	Riegelsville, Bucks County, Pa	100	110
2526	Valley National Bank	Des Moines, Iowa	5,000	109.50
2527	Otto C. Kahn	158 East Seventy-fourth street, New York	100	107
2528	Arthur Pack	44 Euclid avenue, Cleveland, Ohio	5,000	107.10
2529	United States Guarantee Co	New York	50,000	109.526
2530	Russak Bros. & Herzog	46 Exchange Place, New York	50,000	108
2531	First National Bank	Athens, Ohio	12,000	110

2532	Allen H. Bennett	Beverly, Mass	5,000	111.75
2533	Bryn Mawr National Bank	Bryn Mawr, Pa	3,000	110
2534	Abington National Bank	Abington, Mass	10,000	110.625
2535	W. Hudson Stephens	Lowville, N. Y	2,000	110.50
2536	Montgomery County National Bank	Rockville, Md	10,000	105
2537	.....do	.....do	10,000	107
2538	.....do	.....do	10,000	109
2539	.....do	.....do	10,000	111
2540	National Rockland Bank	Roxbury, Mass	50,000	110
2541	Merchants' National Bank	Portland, Me	50,000	111.60
2542	.....do	.....do	30,000	111
2543	.....do	.....do	30,000	110.50
2544	First National Bank	Upper Sandusky, Ohio	10,000	108
2545	Veazie National Bank	Bangor, Me	20,000	111.5310
2546	.....do	.....do	10,000	110.2992
2547	.....do	.....do	20,000	109.0856
2548	Producers' National Bank	Woonsocket, R. I	50,000	110.3
2549	Second National Bank	Cooperstown, N. Y	40,000	110
2550	First National Bank	Wellston, Ohio	12,500	112,50
2551	.....do	.....do	12,500	111.50
2552	.....do	.....do	25,000	110.50
2553	First National Bank	Portland, Me	50,000	110.10
2554	.....do	.....do	50.000	111.05
2555	William D. Haskell	300 Fulton street, Brooklyn, N. Y	100,000	107.50
2556	E. D. Shepard & Co	3 Broad street, New York	100,000	108.07
2557	William Bradford Merrill	135 East Forty-third street, New York	10,000	109
2558	D. W. Cosgrove	Marlboro, Mass	500	108
2559	.....do	.....do	500	109
2560	.....do	.....do	500	110
2561	W. N. Gates	Indianapolis, Ind	1,000	108
2562	George Mulligan	Keyser, W. Va	500	108
2563	William H. Clarkson	44 Wall street, New York	35,000	109.25
2563	.....do	.....do	10,000	108
2563	.....do	.....do	10,000	107
2563	.....do	.....do	10,000	106
2563	.....do	.....do	50,000	105
2563	.....do	.....do	10,000	104
2564	Martin J. O'Brien	Gilsey House, New York	550,000	110.25
2565	Edward F. Morrisey	304 West One hundred and twenty-first street, New York	100,000	107.375
2566	William H. Clarkson	44 Wall street, New York	100,000	106.11
2567	Woodbury & Moulton	Portland, Me	8,000	111.25
2568	Mount Clemens Savings Bank	Mount Clemens, Mich	20,000	100
2569	S. N. Chittenden	39 West Twenty-sixth street, New York	10,000	106
2570	Fourth National Bank of Columbus	Columbus, Ga	42,500	112.7814
2571	Manufacturers Lloyds	Syracuse, N. Y	50,000	104.4082
2572	.....do	.....do	50,000	106.7121
2573	.....do	.....do	50,000	109.0856
2574	First National Bank	.....do	50,000	105.50
2575	.....do	.....do	50,000	108
2576	.....do	.....do	15,000	109.0856
2577	Bank of New York National Banking Association	New York	10,000	109.15
2578	.....do	.....do	50,000	109.0856

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2579	Bank of New York National Banking Association	New York	$85,000	109
2580	.....do	.....do	70,000	108.75
2581	.....do	.....do	70,000	108.50
2582	.....do	.....do	70,000	108.25
2583	.....do	.....do	70,000	108
2584	Mount Jackson National Bank	Mount Jackson, Va	12,500	110
2585	Kuhn, Loeb & Co	27 and 29 Pine street, New York	650,000	113
2586	.....do	.....do	650,000	112
2587	.....do	.....do	650,000	111.50
2588	.....do	.....do	650,000	111
2589	.....do	.....do	1,300,000	110.50
2590	.....do	.....do	1,300,000	110
2591	.....do	.....do	1,300,000	109
2592	Fowler Bros., Limited	New York	25,000	109.625
2593	J. H. Winters, president	Dayton, Ohio	42,000	108
2594	Henry Lessner	.....do	10,000	108.50
2595	R. T. Crossen	177 Lexington avenue, New York	80,000	110.5378
2596	Henry M. Brancroft	118 West Twenty-first street, New York	75,000	111.0359
2597	James C. Ritchie	273 West One hundred and thirty-first street, New York	60,000	110.9159
2598	Allen Roswell Sheffer	23 Washington place, East Orange, N. J	100,000	110.7891
2599	Theodore Marache	5 Nassau street, New York	10,000	108
2600	Blake Bros. & Co	.....do	200,000	110.57
2601	Santa Rosa National Bank	Santa Rosa, Cal	30,000	111.531
2602	Kean Van Cortlandt & Co	33 Wall street, New York	100,000	106.10
2603	.....do	.....do	100,000	106.75
2604	.....do	.....do	100,000	107.45
2605	.....do	.....do	50,000	108.01
2606	Centennial National Bank, Philadelphia	Philadelphia, Pa	100,000	110
2607	.....do	.....do	100,000	108
2608	Frank Procter	Franklin Falls, N. H	10,000	110.2992
2609	Louis Jarmulowsky	54 Canal street, New York	3,000	110
2610	Citizens' National Bank	Danville, Ky	25,000	105.50
2611	.....do	.....do	25,000	106.50
2612	.....do	.....do	25,000	107.50
2613	Garfield National Bank	New York	200,000	108
2614	Third National Bank	Boston, Mass	500,000	106.127
2615	.....do	.....do	250,000	107.127
2616	.....do	.....do	150,000	108.127
2617	.....do	.....do	100,000	109.127
2618	.....do	.....do	100,000	110.127
2619	.....do	.....do	250,000	110.25
2620	.....do	.....do	25,000	108
2621	.....do	.....do	10,000	110.28
2622	Corn Exchange Bank	Philadelphia, Pa	100,000	109.09
2623	.....do	.....do	200,000	108.05

2624	.....do	.....do	100,000	106.90
2625	.....do	.....do	100,000	105.75
2626	.....do	.....do	250,000	105.15
2627	E. Beekman Underhill, jr	80 Broadway, New York	25,000	110.07
2628	.....do	.....do	25,000	109.07
2629	.....do	.....do	25,000	108.07
2630	.....do	.....do	25,000	106.07
2631	Charles R. Leaycraft	140 Pearl street, New York	15,000	106.50
2632	Louis Levy	34 Thomas street, New York	20,000	107.25
2633	Second National Bank	Chestertown, Md	7,000	107
2634	.....do	.....do	7,000	108
2635	.....do	.....do	6,000	109
2636	Charles R. Leaycraft	140 Pearl street, New York	10,000	105.50
2637	German-American Bank	Baltimore, Md	10,000	106.25
2638	.....do	.....do	10,000	107.25
2639	.....do	.....do	10,000	108.25
2640	.....do	.....do	10,000	109
2641	.....do	.....do	10,000	110
2642	.....do	.....do	10,000	111
2643	First National Bank	Bluefield, W. Va	25,000	109
2644	Frederick W. Kroehle	113 East Fifty-sixth street, New York	17,000	109
2645	Second National Bank	Springfield, Mass	50,000	105.875
2646	.....do	.....do	50,000	106.75
2647	.....do	.....do	25,000	107.25
2648	.....do	.....do	25,000	107.625
2649	Fatman & Co	70-72 Broad street, New York	100,000	107.50
2650	.....do	.....do	100,000	108.50
2651	Connecticut National Bank	Bridgeport, Conn	5,000	107
2652	Union National Bank	Louisville, Ky	50,000	106
2653	Capital National Bank	Indianapolis, Ind	50,000	110
2654	D. W. Harkness	Care of United States National Bank, New York	100,000	106
2655	Max. Goldsmith	.....do	2,500	110
2656	Morrow County National Bank	Mount Gilead, Ohio	10,000	110
2657	Farmers' National Bank	Danville, Ky	25,000	107.50
2658	.....do	.....do	25,000	110
2658½	Rudolph Kleybolte & Co	Cincinnati, Ohio	50,000	109.11
2659	John S. Brigham	16 Institute Road, Worcester, Mass	3,000	110
2660	First National Bank	Vevay, Ind	2,000	110
2661	Portsmouth National Bank	Portsmouth, Ohio	10,000	110
2662	J. E. Simonds	Eugene, Oreg	29,130,000	120.98
2663	Simon Putzfeld	165 Water street, New York	5,000	107.75
2664	Frank Goodwin	Washington, D. C	1,000	107
2665	National Bank of Washington	.....do	100,000	110
2666	Simon Putzfeld	165 Water street, New York	5,000	105.50
2667	James B. Chaffee	71 Broadway, New York	a 25,000	
2668	Frances G. Gilligan	1291 Lexington avenue, New York	2,000	108.25
2669	C. F. Brunn	102 Broad street, New York	500	110.10
2670	F. T. Adams	71 Broadway, New York	25,000	107
2671	Downs & Bowman	Holley, N. Y	5,000	108
2672	First National Bank	Redlands, Cal	25,000	107.50

a Conditional.

TABLE NO. 1. SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2673	Fifth Avenue Bank	New York	$100,000	108
2674	.....do	.....do	100,000	108.05
2675	.....do	.....do	50,000	108.07
2676	Elizabeth H. Nichols	Care of Fifth Avenue Bank, New York	5,000	110
2677	National Bank of America	Salina, Kans	10,000	108.50
2678	Kitchen & Co	26 Broad street, New York	10,000	109.50
2679	.....do	.....do	20,000	108.50
2680	.....do	.....do	40,000	107
2681	.....do	.....do	80,000	106
2682	.....do	.....do	160,000	104.75
2683	.....do	.....do	320,000	103.25
2684	.....do	.....do	640,000	102.125
2685	.....do	.....do	1,280,000	101.02
2686	.....do	.....do	2,560,000	100.03
2687	.....do	.....do	10,000	108.51
2688	.....do	.....do	5,000	111.21
2688	.....do	.....do	5,000	111.15
2688	.....do	.....do	5,000	111.08
2688	.....do	.....do	5,000	111.01
2688	.....do	.....do	5,000	110.01
2689	Theis & Barrall	Spokane, Wash	100,000	110.25
2690	.....do	.....do	100,000	109.25
2691	.....do	.....do	100,000	108.25
2692	.....do	.....do	100,000	107.50
2693	.....do	.....do	100,000	106.50
2694	The Provident Institution for Savings	Jersey City, N.J	50,000	110.30
2695	.....do	.....do	50,000	110.80
2696	.....do	.....do	50,000	111.30
2697	.....do	.....do	50,000	111.80
2698	Otto Kohn	46 Broadway, New York	10,000	109.315
2699	Frederick Seggermann	165 Duane street, New York	2,000	110.50
2700	Merchants' National Bank	Richmond, Va	30,000	107.51
2701	.....do	.....do	30,000	108.01
2702	.....do	.....do	30,000	108.51
2703	.....do	.....do	30,000	109.01
2704	.....do	.....do	30,000	109.51
2705	.....do	.....do	30,000	110.01
2706	.....do	.....do	30,000	110.51
2707	.....do	.....do	30,000	111.01
2708	.....do	.....do	30,000	111.51
2709	Frank T. King	3 Broad street, New York	25,000	108.50
2710	.....do	.....do	25,000	107.50
2711	.....do	.....do	25.000	106.50
2712	.....do	.....do	25,000	105.50
2713	Van Emburgh & Atterbury	2 Nassau street, New York	25,000	107.625

2714	.....do	.....do	20,000	110.625
2715	.....do	.....do	5,000	112.625
2716	.....do	.....do	50,000	109.10
2717	W. B. Strang, jr., & Co	15 Wall street, New York	500,000	106.75
2718	Lewis Oddenino	Radiant, Va	200	110.40
2719	Kings County Trust Co	Brooklyn, N. Y	100,000	108
2720	.....do	.....do	100,000	108.50
2721	.....do	.....do	105,000	110
2722	.....do	.....do	105,000	110.50
2723	Keystone National Bank of Reading	Reading, Pa	25,000	110.30
2724	.....do	.....do	5,000	110.30
2725	Harlem Savings Bank	2279 and 2281 Third avenue, New York	100,000	109.09
2726	Maitland, Phelps & Co	24 Exchange place, New York	125,000	109
2727	.....do	.....do	125,000	108
2728	.....do	.....do	135,000	110
2729	.....do	.....do	125,000	111
2730	National City Bank of Boston	53 State street, Boston, Mass	25,000	108.875
2731	.....do	.....do	25,000	109
2732	.....do	.....do	25,000	109.125
2733	.....do	.....do	50,000	109.25
2734	.....do	.....do	25,000	109.75
2735	.....do	.....do	1,000	110
2736	Edward Jones & Co	New York	50,000	109.75
2737	.....do	.....do	50,000	107.05
2738	.....do	.....do	50,000	105.25
2739	.....do	.....do	50,000	104.05
2740	.....do	.....do	50,000	103.15
2741	C. H. Follett	99 Wall street, New York	500,000	109.75
2742	.....do	.....do	500,000	109.50
2743	.....do	.....do	500,000	109.25
2744	Denver National Bank	Denver, Colo	25,000	108
2745	Kitchen & Co	New York	50,000	110.375
2746	Charles Frysinger	York, Pa	450	109
2747	United States Casualty Co	New York	50,000	108.25
2748	.....do	.....do	50,000	110.25
2749	.....do	.....do	50,000	109.25
2750	Adelbert B. Orcutt	Mechanicsville, N. Y	15,000	111.125
2751	Mrs. Lerria T. Scarritt	27 Orange street, Orange, N. J	100,000	106.72
2752	.....do	.....do	50,000	108
2753	.....do	.....do	25,000	111.55
2754	.....do	.....do	25,000	108.65
2755	Second National Bank of Oswego	Oswego, N. Y	25,000	109.125
2756	Granville National Bank	Granville, N. Y	27,000	109.526
2757	First National Bank of Arlington	Arlington, Mass	5,000	109.10
2758	.....do	.....do	5,000	108
2759	Salisbury Savings Society	Lakeville, Conn	10,000	110
2760	Denver National Bank	Denver, Colo	150,000	108
2761	Russak Bros. & Herzog	46 Exchange place, New York	10,000	107.75
2762	.....do	.....do	10,000	107.50
2763	.....do	.....do	10,000	107.25
2764	Manufacturers' National Bank	Troy, N. Y	50,000	105.50
2765	.....do	.....do	25,000	106

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2766	Manufacturers' National Bank	Troy, N. Y	$25,000	107
2767	.....do	.....do	25,000	108
2768	.....do	.....do	25,000	109
2769	National Bank of Schuylerville	Schuylerville, N. Y	3,000	108
2770	Mary E. White, for Leonard D. White	39 East Seventy-fourth street, New York	5,000	108.75
2771	J. A. Barnette	2143 Seventh avenue, New York	20,000	108.10
2772	W. De L. Wallbridge, treasurer	Room 185, No. 1 Broadway, New York	100,000	109.0856
2773	William Graves and associates	Mills Building, New York	4,500,000	115.3391
2774	The National Bank of Ogdensburg	Ogdensburg, N. Y	25,000	108
2775	First National Bank of Cincinnati	Cincinnati, Ohio	50,000	109
2776	.....do	.....do	6,500	110
2777	.....do	.....do	6,000	106
2778	.....do	.....do	10,000	110.25
2779	J. Rawson & Sons	.....do	100,000	107
2780	First National Bank of Cincinnati	.....do	100,000	109.25
2781	.....do	.....do	50,000	108.50
2782	.....do	.....do	50,000	108
2783	German National Bank	Covington, Ky	150,000	109.50
2784	Far Rockaway Bank	Far Rockaway, N. Y	50,000	109
2785	Merchants' National Bank	Salem, Mass	50,000	110
2786	National Grand Bank	Marblehead, Mass	10,000	108
2786	.....do	.....do	10,000	108.50
2786	.....do	.....do	10,000	109
2786	.....do	.....do	10,000	109.50
2787	Farmers' Exchange Bank	New Washington, Ohio	20,000	108
2788	Burritt Savings Bank	New Britain, Conn	5,000	108
2788	.....do	.....do	5,000	105
2789	John A. Riley	Littleton, N. H	47,000	111.125
2790	John Byrne	45 Wall street, New York	100,000	108
2791	.....do	.....do	100,000	110
2792	First National Bank of Barnesville	Barnesville, Belmont County, Ohio	100,000	109.10
2793	.....do	.....do	20,000	108.25
2794	.....do	.....do	20,000	110.25
2795	Merchants' National Bank	Lafayette, Ind	50,000	109.0856
2796	S. Kuhns Sons	New York	200,000	107.52
2797	William H. Seward & Co	Auburn, N. Y	25,000	105.50
2798	.....do	.....do	10,000	107.15
2799	.....do	.....do	10,000	108.15
2800	.....do	.....do	20,000	109.15
2801	.....do	.....do	10,000	110.15
2802	Russak Bros. & Herzog	46 Exchange Place, New York	25,000	111
2803	.....do	.....do	25,000	110.40
2804	.....do	.....do	25,000	109.50
2805	.....do	.....do	25,000	109
2806	.....do	.....do	25,000	108.50

2807	....do	....do	25,000	108
2808	Dransin Wulsin	Room 25, Wiggins Block, Cincinnati, Ohio	1,000	110.50
2809	National Exchange Bank	Baltimore, Md	100,000	105.61
2810	....do	....do	50,000	107.61
2811	....do	....do	50,000	108.61
2812	....do	....do	50,000	109.61
2813	....do	....do	200,000	110.76
2814	Piqua National Bank	Piqua, Ohio	50,000	105
2815	Vermilye & Co	New York	20,000	105
2815	....do	....do	20,000	107
2816	....do	....do	25,000	107.05
2816	....do	....do	25,000	108.02
2817	....do	.... do	25,000	109.12
2817	....do	....do	150,000	109.88
2818	....do	....do	150,000	109.93
2818	....do	....do	150,000	109.98
2819	....do	....do	40,000	110
2819	....do	....do	150,000	110.03
2820	....do	....do	150,000	110.08
2820	....do	....do	150,000	110.13
2821	....do	....do	150,000	110.18
2821	....do	....do	150,000	110.23
2822	....do	....do	250,000	110.28
2822	....do	....do	25,000	110.35
2823	....do	....do	10,000	111.75
2823	....do	....do	8,000	112
2824	F. M. Van Horn, trustee	150 West Eighty-fourth street, New York	100,000	108.75
2825	Third National Bank	New York	500,000	110.91
2826	....do	....do	500,000	110.71
2827	....do	....do	1,000,000	110.51
2828	....do	....do	1,000,000	110.31
2829	....do	....do	100,000	109.51
2830	....do	....do	100,000	109.41
2831	....do	....do	100,000	109.31
2832	....do	....do	100,000	109.11
2833	....do	....do	100,000	109.06
2834	....do	....do	100,000	109.01
2835	....do	....do	200,000	108.51
2836	....do	....do	200,000	108.01
2837	F. W. Barnes	207 West First street, Oswego, N. Y	500	114
2838	H. B. Brownell	118 West Eighty-second street, New York	100,000	106.25
2839	Poor & Greenough	20 Wall street, New York	100,000	107.125
2840	James M. Holland	149 West Seventieth street, New York	500,000	105.999
2841	J. A. Satterwhite	New York	100	115
2842	A. Banks & Co	70 Broadway, New York	1,000	110
2843	First National Bank	Massillon, Ohio	50,000	110.25
2844	W. H. Downs	106 West Forty-second street, New York	100,000	110.2992
2845	Walter E. Beer	65 Pine street, New York	50,000	107
2846	James H. Ball	13 Broad street, Boston, Mass	500	110
2847	W. Rasmus	17 Broad street, New York	25,000	108.01

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2848	W. Rasmus	17 Broad street, New York	$25,000	109.0856
2849	Halifax Banking Co	Halifax, Nova Scotia	50,000	112.25
2850	.....do	.....do	50,000	109.0856
2851	Xenia National Bank	Xenia, Ohio	50,000	107.89
2852	John H. Walker	162 North Meridian street, Indianapolis, Ind	1,000,000	109.50
2853	Charles Salomon	216 Pearl street, New York	2,000	108.75
2854	Thomas H. Burchell	140 West One Hundred and Third street, New York	100,000	109.25
2855	The New York Plate Glass Insurance Co	24 Pine street, New York	25,000	109
2856	.....do	.....do	25,000	110
2857	Stanley L. Platt, executor	97 Columbia street, New York	6,000	109
2858	J. W. Tomblin	Arapahoe, Nebr	50	114
2859	Ira Cowles, Cleveland Trust Co	Cleveland, Ohio	25,000	108.50
2860	Fourth Street National Bank	Philadelphia, Pa	250,000	107.90
2861	.....do	.....do	250,000	109.087
2862	.....do	.....do	10,000	110
2863	.....do	.....do	6,500	110
2864	.....do	.....do	10,000	110
2865	.....do	.....do	25,000	108.25
2866	.....do	.....do	25,000	108.50
2867	.....do	.....do	25,000	108.75
2868	.....do	.....do	25,000	109
2869	Northern National Bank	Lancaster, Pa	15,000	110.75
2870	.....do	.....do	20,000	110
2871	.....do	.....do	40,000	109.25
2872	.....do	.....do	50,000	108.10
2873	Macy & Pendleton	45 Broadway, New York	10,000	108
2874	National Shoe and Leather Bank	New York	50,000	107.05
2874	.....do	.....do	50,000	107.55
2874	.....do	.....do	50,000	108.05
2874	.....do	.....do	50,000	108.15
2875	Hide and Leather National Bank	.....do	50,000	106
2876	.....do	.....do	50,000	107
2877	.....do	.....do	80,000	108
2878	.....do	.....do	55,000	109
2879	The Hide and Leather National Bank	New York	55,000	110
2880	Albert Goldman	45 Cedar street, New York	15,000	109
2881	Charles Foster	1047 Third avenue, New York	4,000	110
2882	Louis A. Salomon	216 Pearl street, New York	3,000	108.75
2883	Heidelbach, Ickelheimer & Co	P. O. box 2854, New York	350,000	108
2884	Charles G. Drum	40 Broadway, New York	50,000	105.25
2885	Charles Hagglund	169 Flatbush avenue, Brooklyn, N. Y	1,500	104.50
2886	William Frederick Sebert	353 Clinton street, Brooklyn, N. Y	12,000	111.15
2887	A. J. Gazelar	56 Worth street, New York	100,000	108.125
2888	William John Mercer	.....do	100,000	108.50
2889	E. F. Faulkner	60 Perry street, New York	2,500	108.50

2890	M. E. Macmallin	Busch's House, Hoboken, N. J	5,000	106.40
2891	N. Frank	53 Exchange place, New York	150	109
2892	.....do	.....do	200	105
2893	Valley National Bank	Des Moines, Iowa	10,000	110.60
2894	.....do	.....do	5,000	111
2895	W. I. Quintard	27 Pine street, New York	500,000	109.25
2896	Emily F. Griggs	121 Madison avenue, New York	2,000	110.22
2897	.....do	.....do	4,000	109.52
2898	.....do	.....do	6,000	108.52
2899	.....do	.....do	8,000	107.22
2900	J. Y. Meeker	155 West Twenty-sixth street, New York	500,000	109.33
2901	R. W. Speir	South Orange, N. J	50,000	109.06
2902	J. Levy	226 West One hundred and twenty-first street, New York	10,000	109.50
2903	E. Beekman Underhill, jr	80 Broadway, New York	50	120.8749
2904	William O. O'Neill	7 Nassau street, New York	100,000	109.50
2905	Liberty National Bank	New York	10,000	110.51
2906	.....do	.....do	7,000	110.13
2907	.....do	.....do	50,000	110.03
2908	.....do	.....do	50,000	109.53
2909	.....do	.....do	50,000	109.03
2910	.....do	.....do	50,000	108.53
2911	.....do	.....do	50,000	108.03
2912	Benwell & Everett	6 Wall street, New York	100,000	107.55
2913	R. B. Bartholomew	16 Broad street, New York	100	110
2914	.....do	.....do	100	110
2915	Sharp & Bryan	3 Broad street, New York	10,000	109.51
2916	August Belmont & Co	23 Nassau street, New York	3,500,000	109.15
2917	J. Levy	226 West One hundred and twenty-first street, New York	10,000	110
2918	Harry A. Ensign	Englewood, N. J	100,000	111.03
2919	E. G. Tillotson	Cleveland, Ohio	10,000	108.75
2920	Saybrook Bank	Saybrook, Ill	1,000	112.25
2921	E. P. Holden	84 North Oakley avenue, Chicago, Ill	1,000	107.50
2922	American Exchange National Bank	New York	25,000	107.25
2923	.....do	.....do	25,000	107
2924	.....do	.....do	25,000	107.50
2925	.....do	.....do	50,000	106.30
2926	.....do	.....do	50,000	107.10
2927	.....do	.....do	50,000	107
2928	.....do	.....do	50,000	108
2929	.....do	.....do	250,000	108.50
2930	.....do	.....do	415,000	109
2931	.....do	.....do	375,000	109.50
2932	.....do	.....do	430,000	110
2933	William Newton	Flint, Mich	1,500	100
2934	London and New York Investment Corporation, Limited	2 Nassau street, New York	100,000	107.125
2935	Caroline A. Brigham, executrix	39 West Fifty-third street, New York	43,000	104.50
2936	Rafael de Goicoeckea	Fifth Avenue Hotel, New York	10,000	109.0856
2937	Reynes Bros. & Co	46 Exchange place, New York	30,000	107.50
2938	H. A. Sherman	13 Astor place, New York	200,000	103
2939	J. Weil & Bro	56 Beaver street, New York	10,000	108
2940	C. W. Durant	120 Broadway, New York	100,000	109.50
2941	Heidelback, Ickelheimer & Co	Post-office box 2854, New York	150,000	104.76

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
2942	Charles M. Proctor	100 Davis avenue, Brookline, Mass	$5,000	110
2943	Henry H. Findlay	Stewart Building, New York	100,000	108.50
2943	.....do	.....do	100,000	109.10
2944	Robert Gray	433 Ninth avenue, New York	10,000	109.50
2945	H. Z. Ambrosius	51 Avenue E, Greenville, N. J	5,000	110.25
2946	Joseph W. Patterson	54 Broadway, New York	1,000	109.25
2947	New York Security and Trust Co	New York	100,000	107.50
2948	.....do	.....do	100,000	108
2949	.....do	46 Wall street, New York	100,000	108.50
2950	.....do	.....do	100,000	109.25
2951	.....do	.....do	100,000	109.50
2952	.....do	.....do	100,000	109.75
2953	.....do	.....do	200,000	110
2954	.....do	.....do	200,000	110.25
2955	Lewis Lowenstein	430 East Fifty-ninth street, New York	10,000	109.75
2956	William J. Candee	Care of Seaboard National Bank, New York	450,000	109.625
2657	James W. Goodwin	81 Merrimac street, Haverhill, Mass	5,000	111.50
2958	C. L. Riker	Newburg, N. Y	4,000,000	106.51
2959	People's Bank	East Orange, N. J	30,000	109.856
2960	Farmers' National Bank	Greenville, Ohio	13,000	108.50
2961	Keene National Bank	Keene, N, H	25,000	113
2962	.....do	.....do	20,000	112
2963	.....do	.....do	20,000	110.125
2964	James W. Goodwin, treasurer	Haverhill, Mass	10,000	112
2965	.....do	.....do	5,000	110.50
2966	.....do	.....do	5,000	111
2967	National Exchange Bank	Waukesha, Wis	5,000	108
2968	.....do	.....do	5,000	108.50
2969	.....do	.....do	10,000	109.25
2970	First National Bank	Concord, N. H	20,000	108.50
2971	.....do	.....do	20,000	109
2971	.....do	.....do	10,000	112.50
2972	.....do	Kansas City, Mo	50,000	108
2973	Cayuga County Savings Bank	Auburn, N. Y	25,000	109
2974	Citizens' National Bank	Worcester, Mass	25,000	110.2992
2975	National Bank of Western Pennsylvania	Pittsburg, Pa	50,000	111.50
2976	.....do	.....do	100,000	110.50
2977	.....do	.....do	50,000	109
2978	.....do	.....do	50,000	108.50
2979	First National Bank	Chicago, Ill	300,000	108.50
2980	Quinsigamond National Bank	Worcester, Mass	2,000	110
2981	Chapin National Bank	Springfield, Mass	600	109.0856
2982	International Trust Co	Boston, Mass	25,000	112.12
2983	.....do	.....do	150,000	112.02
2984	.....do	.....do	150,000	111.80

2985	.....do	.....do	150,000	111.01
2986	.....do	.....do	100,000	110.32
2987	.....do	.....do	150,000	110.27
2988	.....do	.....do	150,000	110.01
2989	.....do	.....do	200,000	109.27
2990	.....do	.....do	300,000	109.14
2991	.....do	.....do	225,000	109.01
2992	.....do	.....do	225,000	108.27
2993	.....do	.....do	300,000	108.01
2994	.....do	.....do	100,000	107.92
2995	.....do	.....do	100,000	106.73
2996	.....do	.....do	100,000	105.63
2997	.....do	.....do	100,000	104.83
2998	Dauphin Deposit Bank	Harrisburg, Pa	100,000	109.10
2999	First National Bank	Parkersburg, W. Va	50,000	110.10
3000	W. H. Zeigler	1 Broadway, New York	25,000	106.20
3001	Industrial Trust Co	Providence, R. I	100,000	107.89
3002	G. W. Parsons	Corner Hudson and Third streets, Hoboken, N. J	5,000	110.2992
3003	M. E. Mochler	148 West Ninety-fourth street, New York	200	111
3004	John F. Seely	18 New street, New York	500	111
3005	George W. Berkalew	Binghamton, N. Y	10,000	110.50
3006	Henry C. Daniels	76 Green street, Boston, Mass	1,000	102
3007	E. S. Heller	212 Sansome street, San Francisco, Cal	100,000	110.10
3008	Nelson H. Henry	72 Broadway, New York	3,000	112
3009	City National Bank	South Norwalk, Conn	15,000	110
3009	.....do	.....do	10,000	110.25
3010	Jacob Solomon	2016 Third avenue, New York	1,000	110
3011	Bolognesi, Hartfield & Co	60 Wall street, New York	10,000	106.7121
3012	.....do	.....do	15,000	109.0856
3013	R. A. Lancaster & Co	10 Wall street, New York	10,000	109.25
3014	Lawrence L. Barnum	110 McDonough street, Brooklyn, N. Y	100,000	110.04
3015	Bolognesi, Hartfield & Co	60 Wall street, New York	10,000	105.5516
3016	.....do	.....do	15,000	107.89
3017	C. Schumacher & Co	New York	25,000	111.80
3018	.....do	.....do	25,000	111.30
3019	.....do	.....do	50,000	111
3020	.....do	.....do	25,000	110.60
3021	.....do	.....do	25,000	110.55
3022	.....do	.....do	50,000	110.20
3023	.....do	.....do	50,000	110
3024	.....do	.....do	50,000	109.55
3025	.....do	.....do	50,000	109
3026	Merchants' Exchange National Bank	.....do	20,000	109.15
3027	.....do	.....do	50,000	110.125
3028	.....do	.....do	50,000	109.60
3029	.....do	.....do	100,000	109.10
3030	.....do	.....do	50,000	108.60
3031	.....do	.....do	50,000	108.10
3032	.....do	.....do	50,000	107.60
3033	S. Rosenberg	.....do	25,000	108
3034	Emory, Freed & Co	Philadelphia, Pa	20,000	108.75
3035	Valley National Bank	Des Moines, Iowa	5,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3036	Thomas O'Connor	1001 Grand street, Alameda, Cal	$5,000	107.50
3037	Ohio Savings Bank Co	Columbus, Ohio	45,000	106
3038	.....do	.....do	30,000	108
3039	.....do	.....do	25,000	110
3040	S. Barnette	406 Broadway, New York	20,000	107.10
3041	Mason, Lewis & Co	171 La Salle street, Chicago, Ill	250,000	108.07
3042	Charles E. Temple	Grand Rapids, Mich	300,000	110.3199
3043	International Bank	Chicago, Ill	150,000	106.70
3044	.....do	.....do	200,000	109.10
3045	.....do	.....do	150,000	107.90
3046	Merchants and Manufacturers' Fire Insurance Co	Baltimore, Md	20,000	107.03
			20,000	108.03
3047	The Fidelity Insurance, Trust and Safe Deposit Co	327 Chestnut street, Philadelphia, Pa	100,000	110
3048	.....do	.....do	100,000	109.50
3049	.....do	.....do	200,000	109
3050	.....do	.....do	200,000	108.50
3051	.....do	.....do	200,000	108
3052	.....do	.....do	200,000	107.50
3053	.....do	.....do	200,000	107.50
3054	.....do	.....do	200,000	108
3055	.....do	.....do	200,000	108.50
3056	.....do	.....do	200,000	109
3057	.....do	.....do	100,000	109.50
3058	.....do	.....do	100,000	110
3059	Charles S. Davidson	Care Julius Stein & Co., 515 Broadway, New York	50	109
3060	Sylvester Knecht	Nazareth, Pa	300	108.333
3061	First National Bank	Tonawanda, N. Y	100,000	108.50
3062	Dominick & Dickerman	74 Broadway, New York	50,000	108
3063	Schafer Bros	35 Wall street, New York	150,000	110.32
3064	.....do	.....do	100,000	109.52
3065	.....do	.....do	100,000	108.12
3066	.....do	.....do	25,000	110
3067	.....do	.....do	25,000	109.50
3068	.....do	.....do	25,000	109.05
3069	.....do	.....do	25,000	108.50
3070	.....do	.....do	10,000	110.51
3071	.....do	.....do	10,000	109.54
3072	.....do	.....do	10,000	109
3073	.....do	.....do	10,000	108.15
3074	.....do	.....do	10,000	107.12
3075	Bank of Commerce	Chicago, Ill	20,000	108.875
3076	Richard M. Bent	769 Tenth avenue, New York	10,000	110
3077	F. R. Ganz	35 Wall street, New York	25,000	109.75
3078	.....do	.....do	20,000	108.35
3079	.....do	.....do	20,000	108.25

3080	....do	....do	20,000	108.45
3081	....do	....do	40,000	110.50
3082	....do	....do	30,000	109.50
3083	....do	....do	30,000	109
3084	Van Schaick & Co	35 Broad street, New York	50,000	107.50
3085	....do	....do	50,000	108
3086	Henry A. Seymour	913 F street, Washington, D. C	15,000	106.7121
3087	H. N. Wadham	Care of J. B. Colgate & Co., 36 Wall street, New York	100,000	106.51
3088	Maurice Unteringer	46 Wall street, New York	40,000	109.75
3089	Isaac Darrenberg	....do	10,000	109.75
3090	Solomon Marx	25 East Seventy-third street, New York	20,000	109.75
3091	Farmers' National Bank	Lancaster, Pa	10,000	107.89
3092	South Adams Savings Bank	Adams, Mass	50,000	105.5517
3093	Latham, Alexander & Co	16 and 18 Wall street, New York	20,000	107.75
3094	....do	....do	3,000	106
3095	....do	....do	3,000	107
3096	....do	....do	3,000	108
3097	....do	....do	3,000	109
3098	....do	....do	2,000	110
3099	....do	....do	2,000	111
3100	Douglas & Jones	18 New street, New York	200	104.9
3100	....do	....do	100	112.4
3100	....do	....do	100	109.9
3101	....do	....do	100	107.4
3102	....do	....do	200	102.4
3103	....do	....do	300	100.1
3104	Continental National Bank	Chicago, Ill	20,000	107
3105	....do	....do	100,000	108
3106	....do	....do	130,000	109
3107	Joseph J. Skinner	Hayden, Stone & Co., bankers, 87 Milk street, Boston, Mass	500	105.5
3108	....do	....do	500	105.25
3109	....do	....do	1,000	105
3110	....do	....do	8,000	104
3111	W. B. Everitt	235 Highland avenue, Orange, N. J	20,000	108.13
3112	Erik Enequist	136 Liberty street, New York	1,000	106.75
3113	....do	....do	1,000	108
3114	Hambleton & Co	Baltimore, Md	50,000	109
3115	....do	....do	60,000	107
3116	....do	....do	55,000	107.50
3117	....do	....do	10,000	108
3118	....do	....do	105,000	108.51
3119	....do	....do	5,000	109
3120	....do	....do	5,000	109.50
3121	National Bank of Baltimore	....do	2,000	110
3122	Bankers' National Bank	Chicago, Ill	2,500	110.30
3123	....do	....do	2,500	109.10
3124	....do	....do	2,500	107.90
3125	....do	....do	2,500	106.75
3126	Charles H. Fletcher	77 Murray street, New York	50,000	107.75
3127	Richard W. Boyle	Imperial Hotel, New York	380,000	110.14
3128	C. L. Dunn	Care of W. McMaster Mills, president Plaza Bank, 753 Fifth avenue, New York.	100,000	109.90

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3129	John A. Donaldson	Fifth Avenue Hotel, New York	$475,000	111.65
3130	M. B. Spencer	132 State street, Albany, N. Y	360,000	109.80
3131	.....do	.....do	250,000	108.75
3132	John L. Dana	488 Broadway, Albany, N. Y	100,000	109.67
3133	A. M. Lyon	73 Cedar street, New York	20,000	109
3134	J. P. Powers	1250 Broadway, New York	300,000	110.2999
3135	National Mahaiwe Bank	Great Barrington, Mass	20,000	108
3136	Wachusett National Bank	Fitchburg, Mass	25,000	109.80
3137	.....do	.....do	25,000	109.30
3138	.....do	.....do	25,000	110.05
3139	.....do	.....do	25,000	110.30
3140	.....do	.....do	5,000	111.78
3141	The Nassau Bank	New York	50,000	105.552
3142	.....do	.....do	50,000	104.409
3143	.....do	.....do	50,000	102.172
3144	Northfield National Bank	Northfield, Vt	10,000	109.50
3145	.....do	.....do	10,000	110.30
3146	Montpelier Savings Bank and Trust Co	Montpelier, Vt	5,000	111.84
3147	.....do	.....do	5,000	110.56
3148	.....do	.....do	5,000	109.31
3149	.....do	.....do	5,000	108.38
3150	.....do	.....do	5,000	107.39
3151	Chas. A. Egerton	Northfield, Vt	10,000	108.35
3152	Marcus Peck	.....do	5,000	108.50
3153	.....do	.....do	10,000	109
3154	.....do	.....do	10,000	108
3155	Union County National Bank	Liberty, Ind	10,000	110
3156	W. & P. Nicholls	Dutch Flat, Cal	10,000	108
3157	Commercial National Bank	Bradford, Pa	20,000	109
3158	First National Bank	San Francisco, Cal	10,000	112.50
3159	.....do	.....do	10,000	112.125
3160	.....do	.....do	10,000	112.0625
3161	.....do	.....do	10,000	112
3162	.....do	.....do	10,000	111.75
3163	.....do	.....do	25,000	110.125
3164	.....do	.....do	25,000	109.75
3165	.....do	.....do	25,000	109.50
3166	.....do	.....do	25,000	109.25
3167	.....do	.....do	100,000	106
3168	Brooklyn Trust Co	Brooklyn, N. Y	100,000	110.03
3169	.....do	.....do	100,000	109.78
3170	.....do	.....do	100,000	109.53
3171	.....do	.....do	100,000	109.28
3172	.....do	.....do	100,000	109.03
3173	.....do	.....do	100,000	108.53

3174	.....do	.....do	100,000	108.28
3175	.....do	.....do	100,000	108.03
3176	.....do	.....do	100,000	107.53
3177	.....do	.....do	100,000	107.03
3178	A. B. Westervelt	Box 435, Englewood, N. J	1,000	107.50
3179	Chemical National Bank	New York	1,000,000	108.10
3180	.....do	.....do	1,000,000	108.60
3181	.....do	.....do	1,000,000	109.10
3182	.....do	.....do	300,000	109.70
3183	.....do	.....do	50,000	110
3184	.....do	.....do	60,000	110.3125
3185	The State Bank	.....do	100,000	109.085¢
3186	A. Iselin & Co	36 Wall street, New York	250,000	107
3187	J. V. Clark	34 Pine street, New York	50,000	109.501
3188	Barkhouse Bros	Louisville, Ky	25,000	109
3189	First National Bank	Yonkers, N. Y	26,000	109.125
3190	.....do	.....do	25,000	110.125
3191	Fourteenth Street Bank	New York	50,000	110
3192	Wray A. Bentley	1228 Fulton street, Brooklyn, N. Y	3,000	106
3193	Gloster Armstrong	81 New street, New York	10,000	110.2992
3194	Economy Savings Bank	Baltimore, Md	100,000	109.10
3195	Augusta Safe Deposit and Trust Co	Augusta, Me	20,000	111.5310
3196	Jacob Kamm	Portland, Oreg	50,000	107.75
3197	R. C. Dorsett	25 Pine street, New York	10,000	109.15
3198	.....do	.....do	10,000	110.35
3199	.....do	.....do	10,000	111.55
3200	Hambleton & Co	Baltimore, Md	2,000	107.50
3201	.....do	.....do	2,000	108
3202	.....do	.....do	2,000	108.50
3202	.....do	.....do	2,000	109
3203	.....do	.....do	1,000	109.50
3203	.....do	.....do	1,000	110
3204	.....do	.....do	1,000	110
3204	.....do	.....do	1,000	111.50
3205	.....do	.....do	1,000	111.50
3205	.....do	.....do	1,000	112
3206	.....do	.....do	1,000	112.50
3207	Salem National Banking Co	Salem, N. J	10,000	108
3208	Deep River Savings Bank	Deep River, Conn	13,000	109.10
3209	Thomas L. Hughes	52 West Ninety-third street, New York	100,000	107.75
3210	Joseph J. Bliss	228 Phelan Building, San Francisco, Cal	1,000	110.25
3210	.....do	.....do	1,000	110.25
3211	Second National Bank	Baltimore, Md	25,000	108
3212	Keystone National Bank	Reading, Pa	25,000	106
3213	Drovers and Mechanics' National Bank	York, Pa	25,000	108
3214	W. S. Gurnee	New York	100,000	108.10
3215	Benson W. Conrad	1701 Wallace street, Philadelphia, Pa	1,000	106
3216	.....do	.....do	1,000	108
3217	Kummer & Becker	Baltimore, Md	15,000	107
3218	.....do	.....do	5,000	107
3219	.....do	.....do	5,000	108.50
3220	.....do	.....do	10,000	108

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3221	American National Bank	Baltimore, Md	$20,000	107.50
3222	.....do	.....do	20,000	107.25
3223	.....do	.....do	20,000	107
3224	.....do	.....do	20,000	106.50
3225	.....do	.....do	20,000	106.75
3226	Jefferson M. Levy	32 Nassau street, New York	100,000	106.50
3227	.....do	.....do	100,000	106
3228	William H. Bliss	33 Wall street, New York	600,000	109.0856
3229	A. Greenberg	146 Broadway, New York	10,000	110.50
3230	Thomas E. Cassidy	32 Nassau street, New York	450,000	109.25
3231	M. Osburn Christian	Irvington, N. J	100,000	107.55
3232	F. G. Holbrook	Minneapolis, Minn	1,000	110
3233	J. H. Albert	Salem, Oreg	15,000	109.24
3234	People's Savings and Loan Association	Cleveland, Ohio	25,000	111
3235	Alfred W. Wells	864 Euclid avenue, Cleveland, Ohio	5,000	108
3236	Euclid Avenue National Bank	Cleveland, Ohio	25,000	109.52
3237	.....do	.....do	25,000	108.76
3238	The Bank of Arthur	Arthur, Ill	12,500	108
3239	Henry B. Childs	586 Prospect street, Cleveland, Ohio	500	110
3240	Isaac Levi	Cleveland, Ohio	15,000	109
3241	Henry Mulberger	Watertown, Wis	1,000	110
3242	George Craine	329 West Twenty-third street, New York	640,000	112.16
3243	Townsend Scott & Son	Baltimore, Md	25,000	104.40
3243	.....do	.....do	25,000	105.55
3243	.....do	.....do	25,000	106.70
3243	.....do	.....do	25,000	107.85
3244	Joseph Holland, executor, etc	237 Central Park, New York	10,000	107.75
3245	Kidder, Peabody & Co	Boston, Mass	25,000	110.03
3246	.....do	.....do	30,000	111.06
3247	Illinois Trust and Savings Bank	Chicago, Ill	100,000	106.10
3248	.....do	.....do	100,000	107.10
3249	.....do	.....do	100,000	108.10
3250	George W. Leighton	706 Tacoma Building, Chicago, Ill	500	108
3251	The First National Bank	Milwaukee, Wis	1,000	110
3252	Northwood Banking Co	Northwood, Iowa	5,000	104
3253	Mount Morris Bank	New York	15,000	109.0856
3254	Irving National Bank	.....do	50,000	108.11
3255	.....do	.....do	10,000	107.7121
3256	.....do	.....do	10,000	109
3257	Irving National Bank	New York	5,000	108.89
3257	C. L. Riker	Newburgh, N. Y	3,000,000	107.01
3258	.....do	.....do	2,000,000	107.51
3258	.....do	.....do	1,000,000	108.10
3258	.....do	.....do	500,000	108.51
3258	.....do	.....do	250,000	109.01

3258	.....do	.....do	100,000	109.51
3258	.....do	.....do	50,000	110.01
3259	.....do	.....do	50	117.02
3260	.....do	.....do	5,000,000	106.01
3261	James Rock	422 West Fifty-first street, New York	200,000	109.40
3262	Howard Savings Institution	Newark, N. J	100,000	109
3263	Merchants' National Bank	Indianapolis, Ind	200,000	108.125
3264	.....do	.....do	100,000	109.875
3264	.....do	.....do	100,000	110.01
3264	.....do	.....do	100,000	110.13
3265	Whann & Schlesinger	2 Wall street, New York	100,000	109
3265	.....do	.....do	100,000	108.50
3265	.....do	.....do	100,000	108
3265	.....do	.....do	100,000	107.50
3266	Davis Bros	718 Market street, San Francisco, Cal	50,000	110.125
3266	.....do	.....do	50,000	109.5
3266	.....do	.....do	10,000	111
3267	N. Leowenberg	207 East Thirteenth street, New York	12,000	106.7121
3268	.....do	.....do	10,000	107.75
3269	.....do	.....do	10,000	108.4080
3270	Drake, Mastin & Co	3 Broad street, New York	20,000	109
3271	Merchants' National Bank	Richmond, Va	25,000	110.50
3271	.....do	.....do	25,000	111
3272	Kozminski & Co	164 Randolph street, Chicago, Ill	10,000	107.89
3273	.....do	.....do	10,000	109.0856
3274	George L. Burrows & Co	Saginaw, Mich	20,000	108
3275	National Bank of Oxford	Oxford, Pa	10,000	109
3276	.....do	.....do	10,000	108
3277	.....do	.....do	10,000	107
3278	First National Bank	Mattoon, Ill	12,500	114.50
3279	S. R. Dickey	Oxford, Pa	5,000	107
3279	.....do	.....do	5,000	109
3279	.....do	.....do	5,000	108
3280	Sac County State Bank	Sac City, Iowa	10,000	108.50
3281	First National Bank	Mauch Chunk, Pa	100,000	110.125
3282	.....do	.....do	50,000	110
3283	.....do	.....do	50,000	109.875
3284	.....do	.....do	50,000	109.75
3285	.....do	.....do	50,000	109.625
3286	.....do	.....do	50,000	109.50
3287	.....do	.....do	50,000	109.375
3288	J. M. Stevens	577 Madison street, Brooklyn, N. Y	5,000	109.10
3289	W. M. Dain & Co	Bath, Me	1,500	111
3290	Bath National Bank	.....do	5,000	107.50
3291	.....do	.....do	5,000	108
3292	.....do	.....do	5,000	108.50
3293	.....do	.....do	5,000	109
3294	.....do	.....do	5,000	109.50
3295	New Hampshire Savings Bank	Concord, N. H	10,000	113.50
3296	Nancy E. Dolman	St. Helen, Oreg	50	105
3297	Mahlon S. Kemmerer	Mauch Chunk, Pa	25,000	110.125
3298	Elias Hone	Care of Union Square Bank, New York	5,000	109

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3299	S. H. Hone	Care of Union Square Bank, New York	$5,000	110
3300	The Bank of Wytheville	Wytheville, Va	4,000	110
3301	S. P. Jocelyn	Plattsburg, N. Y	10,000	110.01
3302	George B. Kremer	Bloomsbury, N. J	500	110
3303	First National Bank	Baltimore, Md	400,000	107.05
3304	Carbondale Miners and Mechanics' Savings Bank	Carbondale, Pa	10,000	107
3305	....do	....do	20,000	105.50
3306	....do	....do	10,000	106.50
3307	....do	....do	10,000	107.50
3307½	Connecticut Savings Bank	New Haven, Conn	30,000	107
3308	....do	....do	30,000	108
3309	....do	....do	30,000	109
3310	....do	....do	30,000	110
3311	....do	....do	30,000	111
3312	United States Trust Co	Boston, Mass	200,000	110.35
3313	....do	....do	300,000	109.25
3314	Salvatore Cantoni	49 Wall street, New York	25,000	112.50
3315	T. J. Morgan	Wellston, Ohio	30,000	110.50
3316	C. L. Lamberton	Care of Merchants' Exchange National Bank, New York	5,000	108
3317	Marcus A. Bettman	18 Broadway, New York	50,000	106
3318	Mount Morris Bank	New York	10,000	110.2992
3319	....do	....do	25,000	106.7121
3320	Walter Stanton & Co	2 Wall street, New York	500,000	106.375
3321	Knauth, Nachod & Kuhn	13 William street, New York	150,000	110
3322	George J. Schmidt	37 Broad street, New York	275,000	109.76
3323	Charles A. Darling	Arlington, N. J	100,000	108.125
3324	National Park Bank	New York	10,000	112
3325	....do	....do	100,000	110
3326	....do	....do	50,000	109.50
3327	....do	....do	500,000	109.375
3328	....do	....do	300,000	109.25
3329	....do	....do	300,000	109.125
3330	....do	....do	200,000	108.50
3331	....do	....do	200,000	108.125
3332	....do	....do	200,000	107.75
3333	....do	....do	100,000	107.50
3334	....do	....do	100,000	107.25
3335	Isaac N. Walter	529-531 Market street, San Francisco, Cal	25,000	111
3336	David N. Walter	....do	25,000	111.50
3337	Farmers' National Bank	York, Pa	20,000	109
3338	York National Bank	....do	25,000	107
3339	Guernsey National Bank	Cambridge, Ohio	25,000	105
3340	Ohio National Bank	Washington, D. C	50,000	108
3341	Salem County Mutual Fire Insurance Co	Salem, N. J	1,200	108
3342	George H. Hill	Chestnut and Fifth streets, Philadelphia, Pa	10,000	109.1351

3343	.....do	.....do	10,000	108.7626
3344	.....do	.....do	10,000	110.3051
3345	Joseph H. Lee	3236 K street NW., Washington, D. C	5,000	112.05
3346	Heyl & Major	421 Chestnut street, Philadelphia, Pa	23,000	108.25
3347	.....do	.....do	20,000	108.51
3348	.....do	.....do	10,000	106.01
3349	.....do	.....do	10,000	108.04
3350	.....do	.....do	5,000	108.81
3351	.....do	.....do	3,000	107
3352	Francis Condon	Stewart Building, Broadway and Chambers street, New York	150,000	110.0625
3353	.....do	.....do	150,000	109.56
3354	Fred Schulz	146 Water street, New York	10,000	110
3355	Phenix National Bank	New York	50,000	105
3356	.....do	.....do	30,000	110
3357	.....do	.....do	20,000	108
3358	R. P. Buck & Co	80 Broad street, New York	5,000	108
3359	.....do	.....do	5,000	109
3360	.....do	.....do	10,000	110
3361	Frank J. Johnann	Philadelphia, Pa	6,000	100
3362	State of California	Sacramento, Cal	50,000	112
3363	E. H. Perkins, jr	New York	50,000	109.0856
3364	A. J. Nolen	Newsite, Ala	20,000	110.2992
3365	John F. Hooper	.....do	20,000	104.4082
3366	Gallatin National Bank	New York	50,000	105.26
3367	.....do	.....do	50,000	105.65
3368	.....do	.....do	100,000	105.89
3369	.....do	.....do	50,000	106.26
3370	.....do	.....do	50,000	106.65
3371	J. G. Cohen	Cotton Exchange, New York	1,000	107.5
3372	.....do	.....do	1,000	108
3373	.....do	.....do	1,000	108.5
3374	.....do	.....do	1,000	109
3375	D. Fahnestock & Co	22 South street, Baltimore, Md	50,000	108
3376	.....do	.....do	100,000	108
3377	.....do	.....do	75,000	109
3378	.....do	.....do	10,000	109.10
3379	Real Estate Trust Company	New York	50,000	105.95
3380	.....do	.....do	50,000	104.41
3381	W. Lawson	52 Wall street, New York	10,000	105
3382	S. M. Cohen & Co	127–129 Bleecker street, New York	50,000	109.25
3383	The Equitable Life Assurance Society of the United States	120 Broadway, New York	500,000	109
3384	.....do	.....do	500 000	108.5
3385	.....do	.....do	500,000	108
3386	.....do	.....do	500,000	107.5
3387	Mrs. J. Singer	Toronto, Canada	5,000	109.0856
3388	W. G. Price Coffin	111 West Forty-seventh street, New York	5,000	107.76
3389	.....do	.....do	5,000	108.55
3390	William B. Hord	44 Wall street, New York	25,000	108.82
3391	.....do	.....do	25,000	108.14
3392	.....do	.....do	25,000	107.48
3393	.....do	.....do	25,000	106.82
3394	The Plaza Bank	New York	25,000	108.25

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3395	H. B. Hollins & Co	15 Wall street, New York	$100,000	110
3395	.....do	.....do	100,000	109.875
3395	.....do	.....do	100,000	109.75
3395	.....do	.....do	100,000	109.5
3395	.....do	.....do	100,000	109.25
3395	.....do	.....do	100,000	109
3395	.....do	.....do	100,000	108.75
3395	.....do	.....do	100,000	108.5
3395	.....do	.....do	100,000	108.25
3395	.....do	.....do	100,000	108
3396	Charles Unger	35 and 37 Wall street, New York	100,000	106
3397	.....do	.....do	100,000	107
3398	.....do	.....do	100,000	108
3399	August Belmont & Co	23 Nassau street, New York	3,500,000	109.15
3400	Metropolitan Trust Co	37 Wall street, New York	10,000	110
3400	.....do	.....do	100,000	109.10
3400	.....do	.....do	15,000	109
3400	.....do	.....do	100,000	108.82
3400	.....do	.....do	100,000	108.52
3400	.....do	.....do	5,000	108.50
3400	.....do	.....do	100,000	108.32
3400	.....do	.....do	100,000	108.22
3400	..... do	.....do	10,000	108.10
3400	.....do	.....do	10,000	108
3400	.....do	.....do	30,000	107
3401	James M. Leopold & Co	84 Broadway, New York	30,000	110.25
3402	A. R. Peck & Co	29 Broad street, New York	10,000	111.13
3403	.....do	.....do	10,000	111.01
3404	.....do	.....do	10,000	110.38
3405	.....do	.....do	10,000	108.40
3406	.....do	.....do	10,000	106.90
3407	M. Gerinshenner & Co	14 Wall street, New York	15,000	109
3407	.....do	.....do	15,000	108
3407	.....do	.....do	35,000	107
3407	.....do	.....do	20,000	106.50
3407	.....do	.....do	35,000	106
3408	Boe & Barnes	56 New street, New York	10,000	105.125
3409	.....do	.....do	10,000	101
3410	Schulz & Ruckgaber	16 Exchange place, New York	100,000	109.125
3411	.....do	.....do	175,000	110
3412	J. S. Bache & Co	47 Exchange place, New York	45,000	111
3413	.....do	.....do	50,000	110.15
3414	.....do	.....do	50,000	109.53
3415	.....do	.....do	50,000	109.03
3416	.....do	.....do	50,000	108.53

3417	....do	....do	50,000	108.03
3418	....do	....do	100,000	107.53
3419	Knauth, Nachod & Kuhne	13 William street, New York	25,000	111.10
3420	H. P. Goldschmidt & Co	P. O. box 2491, New York	40,000	111.53
3421	H. P. Goldschmidt	53 Exchange place, New York	50,000	111.03
3422	....do	....do	60,000	110.53
3423	....do	....do	75,000	110.03
3424	....do	....do	90,000	109.53
3425	....do	....do	100,000	109.03
3426	Walter E. Frew	Cedarhurst, Long Island, N. Y	10,000	108
3427	Kidder, Peabody & Co	Boston, Mass	1,000	109
3428	....do	....do	1,000	110.50
3429	....do	....do	8,000	111.55
3430	....do	....do	8,000	110.13
3431	....do	....do	5,000	109.09
3432	....do	....do	20,000	112.26
3433	....do	....do	16,000	110.01
3434	....do	....do	25,000	110.63
3435	....do	....do	25,000	110.26
3436	....do	....do	5,000	110.51
3437	....do	....do	50,000	110.51
3438	....do	....do	20,000	110.03
3439	....do	....do	35,000	110.03
3440	....do	....do	2,000	111
3441	....do	....do	1,000	109.07
3442	....do	....do	1,000	110.07
3443	Asbury Lester	New York	5,000	110
3444	Harrison Dike	31 Pine street, New York	5,000	109
3445	A. Lanfear Norris	18 Wall street, New York	25,000	107
3446	Valley National Bank	Chambersburg, Pa	10,000	110.2992
3447	Easton National Bank	Easton, Md	60,000	110
3448	Valley National Bank	Chambersburg, Pa	10,000	111.5310
3449	....do	....do	10,000	112.7814
3450	Frank, Rosenburg & Co	Baltimore, Md	50,000	108.125
3451	Manufacturers' National Bank	Philadelphia, Pa	50,000	106
3452	National Bank	Schwenkville, Pa	10,000	108
3453	Manufacturers' National Bank	Philadelphia, Pa	50,000	108.50
3454	....do	....do	50,000	108
3455	....do	....do	50,000	107.50
3456	....do	....do	50,000	107
3457	....do	....do	10,000	107
3458	....do	....do	10,000	107.50
3459	....do	....do	10,000	108
3460	Bowery Bank	New York	50,000	106
3461	Ohio Valley National Bank	Cincinnati, Ohio	20,000	105.60
3462	....do	....do	2,000	110.30
3463	....do	....do	25,000	107.20
3464	....do	....do	25,000	107.70
3465	....do	....do	25,000	107.40
3466	....do	....do	25,000	108.05
3467	Deborah Jeitles	31 Gladstone, Philadelphia, Pa	1,000	107.50
3468	G. P. Altenberg, cashier	Cincinnati, Ohio	25,000	108.50

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3469	G. P. Altenberg, cashier	Cincinnati, Ohio	$50,000	106.75
3470	.....do	.....do	25,000	105.50
3471	First National Bank	Deadwood, S. Dak	4,000	110
3472	.....do	Ironton, Ohio	20,000	106
3473	.....do	Philadelphia, Pa	100,000	107.50
3474	.....do	.....do	100,000	108
3475	.....do	.....do	100,000	108.50
3476	.....do	.....do	100,000	109
3477	.....do	.....do	100,000	109.50
3478	John A. Sharf	21 Park Row, New York	100,000	107.75
3479	Bowery Bank	New York	50,000	105
3480	Bedford Bank	Bedford avenue and Halsey street, Brooklyn, N. Y	25,000	109.0856
3481	.....do	.....do	50,000	109.0856
3482	National Mechanics' Bank	Baltimore, Md	50,000	109
3482	.....do	.....do	50,000	108
3482	.....do	.....do	50,000	107.50
3482	.....do	.....do	50,000	107.25
3483	J. G. Cohen	Cotton Exchange, New York	1,000	107
3484	A. V. Stout, care of American Bank Note Co	86 Trinity place, New York	100	110
3485	N. Berman	Port Henry, N. Y	2,000	108.50
3486	Simmons & Slack	66 Broadway, New York	10,000	108
3487	Otto Herzfeler	16–22 William street, New York	500	110
3488	.....do	.....do	1,500	109.75
3489	.....do	.....do	15,000	108.75
3490	John Bauman	.....do	1,000	109.50
3491	First National Bank	Pittsburg, Pa	100,000	108.65
3491	.....do	.....do	50,000	109.11
3491	.....do	.....do	50,000	109.64
3491	.....do	.....do	100,000	110.14
3492	T. A. Swords	129 Perkins street, East Somerville, Mass	25,000	111.05
3493	.....do	.....do	25,000	109.05
3494	Carrie F. Rowe	Gloucester, Mass	10,000	110.05
3495	William E. Rice	41 Elm street, Worcester, Mass	30,000	112
3496	Laidlaw & Co	14 Wall street, New York	10,000	110.965
3497	.....do	.....do	10,000	110.2992
3498	.....do	.....do	10,000	111.531
3498½	John M. J. Keogh	447 Fourteenth avenue, Milwaukee, Wis	50	110.20
3499	W. J. Hayes & Sons	Cleveland, Ohio	30,000	111.05
3500	.....do	.....do	30,000	109.25
3501	.....do	.....do	40,000	110.15
3502	J. Howard Leman	50 State street, Boston, Mass	50,000	108.50
3503	.....do	.....do	50,000	109
3504	Lobdell, Farwell & Co	Chicago, Ill	150,000	108.125
3505	.....do	.....do	50,000	110
3506	Traders' National Bank	Washington, D. C	40,000	110.2992

3507	Albany City National Bank	Albany, N. Y	100,000	109.0856
3508	H. O. Dilley	Northfield, Minn	2,000	106.25
3509	Howard M. Swab	109 North Water street, Philadelphia, Pa	10,000	109
3510	First National Bank	Pueblo, Colo	100,000	110.10
3511	.....do	.....do	50,000	109
3512	.....do	.....do	50,000	108.60
3513	.....do	.....do	50,000	108
3514	.....do	.....do	50,000	109.50
3515	First National Bank	Minersville, Pa	12,500	107.89
3516	F. E. Wheeler, secretary	Yonkers, N. Y	25,000	105
3517	Horace W. Carpentier	108 East Thirty-seventh street, New York	10,000	107
3518	.....do	.....do	20,000	106.20
3519	.....do	.....do	20,000	105.50
3520	.....do	.....do	20,000	104.80
3521	.....do	.....do	10,000	107.70
3522	Hancock National Bank, for Mills & Blanchard	Boston, Mass	100,000	106.10
3523	.....do	.....do	50,000	107.10
3524	.....do	.....do	30,000	108
3525	.....do	.....do	100,000	108.10
3526	.....do	.....do	100,000	109.05
3527	.....do	.....do	100,000	110.125
3528	.....do	.....do	75,000	111
3529	National Bank of North America	New York	100,000	105.75
3530	.....do	.....do	100,000	106
3531	.....do	.....do	100,000	106.25
3532	.....do	.....do	100,000	106.50
3533	.....do	.....do	100,000	106.75
3534	.....do	.....do	100,000	107
3535	.....do	.....do	50,000	107.50
3536	.....do	.....do	100,000	107.25
3537	.....do	.....do	50,000	107.75
3538	.....do	.....do	50,000	108
3539	.....do	.....do	50,000	108.25
3540	.....do	.....do	50,000	108.50
3541	.....do	.....do	50,000	108.75
3542	Hancock National Bank	Boston, Mass	a 5,000,000	110.125
3543	Frank M. Green	253 Broadway, New York	1,000,000	107.58
3544	William H. Earley	280 West One hundred and twenty-seventh street, New York	500	108.50
3545	Laidlaw & Co	14 Wall street, New York	100,000	106.75
3546	.....do	.....do	90,000	107.25
3547	.....do	.....do	80,000	107.75
3548	.....do	.....do	70,000	108.25
3549	.....do	.....do	60,000	108.75
3550	.....do	.....do	50,000	109.25
3551	.....do	.....do	40,000	109.75
3552	.....do	.....do	30,000	110.25
3553	.....do	.....do	20,000	110.75
3554	Hancock National Bank	Boston, Mass	100,000	106.125
3555	.....do	.....do	25,500	107
3556	.....do	.....do	50,000	107.10
3557	.....do	.....do	25,000	107.25

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TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3558	Hancock National Bank	Boston, Mass	$25,000	107.50
3559	.....do	.....do	25,000	107.75
3560	.....do	.....do	55,800	108
3561	.....do	.....do	120,000	108.125
3562	.....do	.....do	25,000	108.25
3563	Moses Rosenzweig	221 East Sixty-ninth street, New York	1,000,000	102.50
3564	First National Bank	Westport, Conn	35,000	105
3565	Merchants' Safe Deposit Co., care of Tradesmen's National Bank	New York	25,000	110.2992
3566	.....do	.....do	25,000	109.0856
3567	Western German Bank	Cincinnati, Ohio	60,000	109
3568	Hamilton Mayo	Leominster, Mass	75,000	109.13
3569	Half Dime Savings Bank	Orange, N. J	50,000	112
3570	James B. Murray	69 Wall street, New York	10,000	105.1
3571	C. G. Hanaman	11 Pine street, New York	100,000	107
3572	.....do	.....do	100,000	108
3573	.....do	.....do	100,000	109
3574	.....do	.....do	100,000	109.5
3575	.....do	.....do	100,000	110
3576	Charles Overall	Room 29, Portland Block, Chicago, Ill	110,000	112
3577	F. Stanley Knox	170 Dearborn street, Chicago, Ill	100,000	112.5
3578	L. K. Hammill	50 Windsor street, Allegheny, Pa	150,000	108
3579	Warren Savings Bank Co	Warren, Ohio	1,200	114
3580	First National Bank	East Liverpool, Ohio	50,000	110.5
3581	C. S. Eaglesfield	1014 College avenue, Indianapolis, Ind	120,000	111
3582	Benjamin F. Pine	Boulder, Colo	125,000	110.5
3583	J. S. Pine	1208 Hartford Building, Chicago, Ill	130,000	110
3584	E. C. Stafford	Box 1453, Pittsburg, Pa	135,000	109.5
3585	Stuart Wood	400 Chestnut street, Philadelphia, Pa	3,000	110.5
3586	J. M. Freeman	Box 296, Hinsdale, N. H	100,000	114
3587	Henry H. Gilman	29 High street, Boston, Mass	20,000	104
3588	Rollin H. Hamilton	248 Washington street, Boston, Mass	100,000	108.77
3589	Blair & Co	33 Wall street, New York	500,000	108.07
3590	.....do	.....do	250,000	108.26
3591	.....do	.....do	250,000	109.27
3592	.....do	.....do	250,000	109.89
3593	.....do	.....do	250,000	110.13
3594	.....do	.....do	250,000	110.36
3595	.....do	.....do	250,000	110.61
3596	.....do	.....do	250,000	111.03
3597	.....do	.....do	250,000	111.27
3598	.....do	.....do	150,000	111.55
3599	.....do	.....do	350,000	111.81
3600	Charles Edwards	Union Club, Chicago, Ill	140,000	109
3601	American Security and Trust Co	Washington, D. C	150,000	109.0856
3602	.....do	.....do	20,000	110.2992

3603	Edward Sweet & Co	New York	25,000	110
3604	.....do	.....do	50,000	109.75
3605	.....do	.....do	25,000	109.5
3606	.....do	.....do	25,000	109
3607	.....do	.....do	50,000	108.75
3608	.....do	.....do	100,000	108.57
3609	.....do	.....do	25,000	108.5
3610	.....do	.....do	10,000	109.25
3611	Peter Schmidt	Care of Charles P. Willard & Co., 197 South Canal street, Chicago, Ill	115,000	111.5
3612	Caleb Wild	.....do	145,000	108.5
3613	Boatmen's Bank	St. Louis, Mo	2,500	112
3614	First National Bank	Braddock, Pa	10,000	108
3615	(No signature)	Eureka, Col	100	104.5
3616	H. A. Welch, cashier	Delaware, Ohio	5,000	108
3617	.....do	.....do	5,000	105
3618	Bank of Commerce	Peoria, Ill	10,000	102
3619	People's National Bank	Lawrenceburgh, Ind	40,000	108.5
3620	A. Galenski	81 Chambers street, New York	1,200	110
3621	.....do	.....do	1,200	109
8622	Lehman Bros	.....do	50,000	109.53
3623	.....do	.....do	50,000	108.53
3624	.....do	.....do	125,000	111
3625	.....do	.....do	150,000	110.31
3626	.....do	.....do	150,000	109.53
3627	.....do	.....do	50,000	108.58
3628	.....do	.....do	100,000	108.58
3629	.....do	.....do	150,000	107.66
3630	M. L. & C. Ernst	.....do	250,000	109.125
3631	Chas. A. Sheehan	.....do	1,000,000	107.125
3632	.....do	.....do	1,000,000	107.25
3633	.....do	.....do	1,000,000	107.5
3634	.....do	New York	1,000,000	107.75
3635	Matthew P. Halpin	44 Washington street, New York	1,000,000	106.50
3636	.....do	.....do	1,000,000	106.625
3637	.....do	.....do	1,000,000	106.75
3638	.....do	.....do	1,000,000	107
3639	William Halpin	410 West Twenty-second street, New York	1,000,000	106.375
3640	.....do	.....do	1,000,000	106.25
3641	.....do	.....do	1,000,000	106.125
3642	.....do	.....do	1,000,000	106
3643	I. & S. Wormser	New York	300,000	112.03
3644	Drovers and Mechanics' National Bank	Baltimore, Md	11,000	111
3645	Miners' Deposit Bank	Lykens, Pa	7,000	110
3646	Harriet H. Tuthill	Brooklyn, N. Y	2,000	107
3647	P. J. Goodhart & Co	New York	50,000	110.15
3648	.....do	.....do	50,000	109.63
3649	.....do	.....do	50,000	109.15
3650	.....do	.....do	50,000	108.63
3651	.....do	.....do	50,000	108.15
3652	Lehman Bros	16–22 William street, New York	150,000	109.871

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3653	J. K. Pauld	52 Exchange Place, New York	$5,000	109.0856
3654	J. & L. S. Jackson	....do	10,000	109.0856
3655	H. L. Runkle	Kenton, Ohio	10,000	109
3656	American National Bank	Findlay, Ohio	5,000	113
3656	....do	....do	1,000	119.3229
3657	Henry C. Daniels	Weymouth, Mass	500	103
3657	....do	....do	500	102
3657	....do	....do	500	101
3658	George D. Kuhlmann	Main street, Dobbs Ferry, N. Y	2,000	108
3659	Cheshire National Bank	Keene, N. H	10,000	112
3660	Second National Bank	Haverhill, Mass	10,000	109.25
3661	....do	....do	10,000	109.625
3662	....do	....do	10,000	110
3663	....do	.... do	10,000	110.375
3664	....do	....do	10,000	110.625
3665	I. & S. Wormser	15 Broad street, New York	300,000	111.50
3666	....do	....do	500,000	110.53
3667	....do	....do	250,000	110.32
3668	....do	....do	500,000	110.03
3669	....do	....do	250,000	109.77
3670	....do	....do	500,000	109.53
3671	.... do	....do	250,000	109.14
3672	....do	....do	250,000	108.68
3673	Jefferson County Savings Bank	Birmingham, Ala	a235,000	110.0625
3674	Myer Hellman	68 Liberty street, New York	275,000	108.25
3675	Martha E. Craig	152 East Seventy-ninth street, New York	2,500	108
3676	Minnie Keenan	362 Sixth avenue, New York	1,000	114
3677	James B. Powell	Hartford, Conn	1,000	108
3678	James Brown	Findlay, Ohio	100	105
3679	F. M. McKay	61 Alice court, Chicago, Ill	1,000,000	105.25
3680	F. J. Woodworth	Park National Bank, Cleveland, Ohio	10,000	107.50
3681	R. C. Pentland	133 East Forty-sixth street, New York	60,000	113
3682	Catharine A. Gilbert	2913 Easton avenue, St. Louis, Mo	700	101
3683	Euclid Avenue Savings and Banking Co	Cleveland, Ohio	10,000	107.89
3684	Edward H. Clarkson	165 Tremont street, Boston, Mass	50	107
3685	....do	....do	100	108
3686	Charles G. Dunn	40 Broadway, New York	50,000	108.50
3687	R. C. Pentland	133 East Forty-sixth street, New York	70,000	109.25
3688	J. V. Painter	Cleveland, Ohio	5,000	106
3689	....do	....do	5,000	106.25
3690	....do	....do	5,000	106.50
3691	....do	....do	5,000	106.75
3692	....do	....do	5,000	107
3693	....do	....do	5,000	107.25
3694	....do	....do	5,000	107.50

3695	.....do	.....do	5,000	107.75
3696	.....do	.....do	5,000	108
3697	.....do	.....do	5,000	108.25
3698	William Kunge, P. M	Hopewell Academy, Mo	50	105
3699	People's National Bank	Leesburg, Va	12,500	112
3700	Citizens' National Bank	Akron, Ohio	15,000	107.89
3701	.....do	.....do	10,000	109.0856
3702	Hancock National Bank	Boston, Mass	25,000	108.50
3703	.....do	.....do	25,000	108.75
3704	.....do	.....do	31,600	109
3705	.....do	.....do	20,000	109.50
3706	.....do	.....do	11,000	109.75
3707	.....do	.....do	30,500	110
3708	.....do	.....do	55,000	110.125
3709	.....do	.....do	48,000	110.50
3710	.....do	.....do	79,500	111
3711	.....do	.....do	73,050	111.50
3712	.....do	.....do	100,800	112
3713	.....do	.....do	51,000	112.50
3714	.....do	.....do	17,250	112.7814
3715	.....do	.....do	15,000	113
3716	.....do	.....do	10,000	113.50
3717	.....do	.....do	6,400	114
3718	.....do	.....do	25,000	114.1010
3719	.....do	.....do	1,000	120
3720	Ray F. Zucker	309 Broadway, New York	2,000	109
3721	James I. Barr	166 West Seventy-sixth street, New York	8,000	109
3722	Joseph Godfrey	84 Gold street, New York	300	109.01
3723	.....do	.....do	300	107.51
3724	.....do	.....do	300	108.01
3725	.....do	.....do	300	108.51
3726	.....do	.....do	300	110.51
3727	Paul B. Wruey	Care of Yorkville Bank, New York	2,000	105
3728	Wood Huestes Co	31 Pine street, New York	50,000	107.151
3729	.....do	.....do	50,000	105.561
3730	Starr Hawley	2 Wall street, New York	500,000	105.01
3731	.....do	.....do	500,000	104.51
3732	.....do	.....do	500,000	104.01
3733	.....do	.....do	500,000	103.51
3734	Alexander L. Jones	236 Fifth avenue, New York	100	108.20
3735	Sam Glutermeyer	46 Wall street, New York	150,000	109.0856
3736	Stephen H. Voorhees	358 West Thirty-third street, New York	10,000	109
3737	George Nebeker	Tenth and Oxford streets, Philadelphia, Pa	100,000	111
3737	.....do	.....do	100,000	112
3738	Second National Bank	Haverhill, Mass	10,000	111
3739	Woodbury & Moulton	Portland, Me	80,000	111.25
3740	First National Bank	Worcester, Mass	25,000	110.2992
3740	.....do	.....do	50,000	109.0856
3740	.....do	.....do	25,000	107.89
3741	Haverhill National Bank	Haverhill, Mass	25,000	110.31

a Inquiry.

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3742	John E. Gale, care of Haverhill National Bank	Haverhill, Mass	$5,000	111.13
3742	Haverhill National Bank	do	10,000	110.31
3742	do	do	10,000	109.31
3742	do	do	5,000	109
3743	First National Bank	Cleveland, Ohio	20,000	107
3744	do	do	20,000	106
3745	Clinton National Bank	Clinton, N. J	37,500	105.55
3746	Valley National Bank	Lebanon, Pa	10,000	110.25
3746	do	do	10,000	110.75
3747	Commercial National Bank	Titusville, Pa	25,000	110
3748	Jos. L. Buttenwieser	27 and 29 Pine street, New York	75,000	107.5
3749	Boston Safe Deposit and Trust Co	Boston, Mass	100,000	109.0856
3750	National Live Stock Bank	Chicago, Ill	100,000	108
3751	Frank C. Miles	87 Milk street, Boston, Mass	25,000	106.7121
3752	Farmers' National Bank	Oxford, Pa	5,000	110
3753	Atlas National Bank	Cincinnati, Ohio	200,000	110
3754	W. E. Patch	48 Franklin street, New York	7,000	107
3755	First National Bank	New Castle, Pa	75,000	110.03125
3756	First National Bank	Flint, Mich	25,000	100
3757	Peoples' National Bank	Bellefontaine, Ohio	17,000	107.89
3758	John R. Geary	127 Superior street, Cleveland, Ohio	20,000	109
3759	Storrs & Smith	2 Wall street, New York	50,000	106.5
3760	do	do	50,000	107.5
3761	do	do	50,000	108.5
3762	do	do	50,000	109.5
3763	E. C. Converse	Newport, N. H	300	107.5
3764	National Bank of Illinois	Chicago, Ill	300,500	107.26
3765	Franklin Bank	St. Louis, Mo	50,000	108
3766	do	do	50,000	109
3767	do	do	50,000	110.5
3768	do	do	50,000	110
3769	Henry Klapproth	722 North Fourth street, St. Louis, Mo	500	100
3770	Peter Naumann	do	450	100
3771	Northwestern National Bank	Philadelphia, Pa	100,000	111
3772	Essex National Bank	Newark, N. J	125,000	109.25
3773	Union National Bank	Mount Holly, N. J	5,000	109
3774	do	do	5,000	109.5
3775	do	do	5,000	110
3776	do	do	5,000	110.5
3777	Worcester National Bank	Worcester, Mass	25,000	110.25
3778	Iron National Bank	Plattsburg, N. Y	25,000	111
3779	National Bank	Wareham, Mass	6,000	108
3780	James H. Storin	Boston, Mass	1,000	110
3781	Allegheny National Bank	Pittsburg, Pa	100,000	111
3782	do	do	100,000	110

3783	....do	....do	100,000	109.5
3784	State National Bank	Cleveland, Ohio	100,000	107.90
3785	Beacon Trust Co	Boston, Mass	20,000	109.125
3786	....do	....do	10,000	109.875
3787	....do	....do	10,000	110.375
3788	....do	....do	5,000	110.875
3789	Boylston National Bank	....do	50,000	109.5
3789	....do	....do	50,000	110.5
3790	George Pierce	Frankfort, Me	7,500	109
3791	....do	....do	7,500	108.5
3792	....do	....do	10,000	108
3793	U. S. Hungerford	Chicago, Ill	1,100	105
3794	Delaware Savings Bank	Delaware, Ohio	6,000	107
3795	Cesare Conti	New York	10,000	109
3796	....do	....do	10,000	107
3797	....do	....do	10,000	110
3798	....do	....do	20,000	111
3799	Bronson Murray	238 West Fifty-second street, New York	5,000	104
3800	A. Klipstein	122 Pearl street, New York	10,000	110.25
3801	Zimmermann & Forshay	9 Wall street, New York	100,000	108
3801	....do	....do	50,000	107.75
3801	....do	....do	50,000	107.5
3801	....do	....do	50,000	107.25
3802	Wassermann & Sons	56 Exchange Place, New York	25,000	108.125
3803	J. H. Stutz	9 Wall street, New York	10,000	109.25
3804	....do	....do	2,000	110
3805	....do	....do	2,000	110
3806	....do	....do	1,000	110
3807	....do	....do	300	112
3808	Shoe and Leather National Bank	Boston, Mass	100,000	108.35
3809	....do	....do	225,000	109.30
3810	....do	....do	175,000	109.70
3811	....do	....do	75,000	110.25
3812	....do	....do	25,000	110.75
3813	....do	....do	100,000	111.05
3814	Citizens' National Bank	Frederick, Md	20,000	104
3815	....do	....do	20,000	105
3816	....do	....do	20,000	106
3817	....do	....do	20,000	107
3818	....do	....do	20,000	108
3819	....do	....do	20,000	109
3820	....do	....do	20,000	110
3821	....do	....do	10,000	111
3822	....do	....do	10,000	112
3823	Citizens' National Bank	Zanesville, Ohio	50,000	110.125
3824	....do	....do	50,000	111.125
3825	....do	....do	50,000	112.125
3826	Woodbury & Moulton	Portland, Me	1,000	109.25
3826	....do	....do	1,000	109.75
3826	....do	....do	1,000	110.50
3827	Frank M. Savage	17 West Pearl street, Cincinnati, Ohio	10,000	107.10
3828	....do	....do	10,000	108.10

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3829	Frank M. Savage	17 West Pearl street, Cincinnati, Ohio	$10,000	109.11
3830	Royal Insurance Co	New York	100,000	105.32
3830	.....do	.....do	100,000	105.78
3830	.....do	.....do	100,000	106.10
3830	.....do	.....do	100,000	106.32
3830	.....do	.....do	100,000	106.78
3831	A. M. Renshaw	Philadelphia, Pa	8,000	107.89
3832	Harry B. Henderson	Cheyenne, Wyo	1,000	104.4082
3833	.....do	.....do	500	106
3834	.....do	.....do	500	104.4082
3835	Ida M. Grover	121 West One hundred and twenty-sixth street, New York	10,000	108.50
3836	First National Bank	Amherst, Mass	500	110
3837	Elizabeth J. Peters	106 East One hundred and twenty-first street, New York	10,000	109.25
3838	Franklin Haven	Boston, Mass	50,000	108.50
3838	.....do	.....do	100,000	107
3839	John Surin	16 Exchange place, New York	10,000	108.50
3840	Columbia National Bank	Washington, D. C	30,000	111.50
3841	Alvin Strasburger	New York	15,000	109
3842	P. M. Kelly	Philadelphia, Pa	2,000	.....
3843	Investors' Security Trust	New York	50,000	105.5516
3844	George Obermeyer	.....do	1,000	111
3845	First National Bank	Bangor, Me	25,000	109.25
3846	Beacon Trust Co	Boston, Mass	5,000	111.125
3847	Baker-Boyer National Bank	Walla Walla, Wash	50,000	108
3848	Henry S. Warner	Care of 35 Wall street, New York	10,000	108
3849	Lancaster County National Bank	Lancaster, Pa	10,000	107.50
3850	.....do	.....do	10,000	108
3851	.....do	.....do	10,000	109.10
3852	Corson & Macartney	1419 F street, Washington, D. C	50,000	109.25
3853	R. H. Hood	Twelfth and F streets, NW., Washington, D. C	5,000	110.30
3854	John A. Titcomb	7 Wall street, New York	50,000	102.18
3855	.....do	.....do	50,000	103.29
3856	.....do	.....do	50,000	104.41
3857	.....do	.....do	50,000	105.56
3858	Moran Bros	68 William street, New York	10,000	111.55
3859	.....do	.....do	20,000	111.05
3860	.....do	.....do	20,000	110.55
3861	.....do	.....do	20,000	110.05
3862	.....do	.....do	20,000	109.55
3863	Thomas L. Manson, jr., & Co	96 Broadway, New York	100,000	110
3864	.... do	.....do	100,000	109
3865	.....do	.....do	50,000	108
3866	.....do	.....do	50,000	107
3867	Second National Bank	Baltimore, Md	25,000	109
3868	William M. Kern	2835 Third avenue, New York	a 20,000	110.30

3868	....do	....do	100,000	110
3869	Peter Bennett	....do	100,000	109
3870	National Bank of Cold Spring	Care of 44 Broadway, New York	10,000	111.05
3871	Third National Bank	Hudson, N. Y	1,000,000	109.01
3872	Sternberger, Field & Sinn	Jersey City, N. J	11,000	107.90
3873	....do	43 New street, New York	125,000	105.10
3874	....do	....do	20,000	108
3875	....do	....do	20,000	109
3876	....do	....do	10,000	109.50
3877	Merchants' National Bank	Providence, R. I	10,000	109.75
3878	....do	....do	10,000	110
3879	....do	....do	50,000	110.15
3880	....do	....do	50,000	110.05
3881	....do	....do	50,000	109.85
3882	....do	....do	50,000	109.55
3883	....do	....do	50,000	107.45
3884	....do	....do	50,000	107.05
3885	....do	....do	50,000	106.85
3886	....do	....do	50,000	106.65
3887	....do	....do	50,000	106.55
3888	....do	....do	50,000	106.35
3889	Centerville National Bank of Warwick	Centerville, R. I	10,000	108
3890	Charles F. Figge	259 President street, Brooklyn, N. Y	500	111.5310
3890	....do	....do	500	110.2992
3890	....do	....do	500	106.7121
3891	....do	....do	500	107.89
3892	John H. Atwater	232 Jefferson avenue, Brooklyn, N. Y	1,000	106.65
3892	....do	....do	1,000	107.10
3893	....do	....do	1,000	105.76
3893	....do	....do	1,000	106.51
3893	....do	....do	1,000	106.76
3894	Henry Clews & Co	15 Broadway, New York	7,000	108.50
3895	....do	....do	5,000	109.125
3896	....do	....do	3,000	110
3897	....do	....do	5,100	109
3898	....do	....do	20,000	109.10
3899	....do	....do	100,000	108.125
3900	....do	....do	100,000	107.75
3901	....do	....do	100,000	107.50
3902	....do	....do	100,000	107.25
3903	....do	....do	100,000	107.125
3904	....do	....do	100,000	106.75
3905	....do	....do	100,000	106.50
3906	....do	....do	100,000	106.125
3907	....do	....do	100,000	105.50
3908	....do	....do	100,000	105.25
3909	Mercantile National Bank	New York	426,000	106
3910	....do	....do	10,000	107.5
3911	....do	....do	466,000	108
3912	....do	....do	12,000	108.5

a Conditional.

TABLE No. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
3913	Mercantile National Bank	New York	$418,000	109
3914	.....do	.....do	10,000	109.0856
3915	.....do	.....do	10,000	109.1
3916	.... do	.....do	350,000	110
3917	.....do	.....do	250,000	111
3918	.....do	.....do	30,000	111.55
3919	.....do	.....do	167,000	112
3920	.....do	.....do	83,000	113
3921	Union Savings Bank	Oakland, Cal	100,000	110.06
3922	Richard Sindner	46 White street, New York	5,000	100.75
3922	.....do	.....do	5,000	101.75
3922	.....do	.....do	5,000	102.75
3922	.....do	.....do	5,000	103.75
3922	.....do	.....do	5,000	104.75
3923	Jacob Rosenthal	252 Bleecker street, New York	3,500	107.5
3924	Arnold Leo & Co	35 Broad street, New York	50,000	109.51
3925	First National Bank	Providence, R.I	100,000	106.75
3926	National Bank of Chester Valley	Coatesville, Pa	50,000	110.01
3927	First National Bank	Utica, N.Y	26,000	106.7121
3928	.....do	.....do	26,000	107.89
3929	Kansas National Bank, Wichita, Kans., by First National Bank	New York	5,000	111.53
3930	Kountze Bros	.....do	50,000	111
3931	.....do	.....do	100,000	110
3932	.....do	.....do	200,000	108.1
3933	.....do	.....do	100,000	107.625
3934	.....do	.....do	200,000	106.75
3935	.....do	.....do	250,000	106.25
3936	.....do	.....do	100,000	105.5
3937	Irving National Bank	.....do	10,000	109.0856
3938	John B. Manning	14 Wall street, New York	10,000	110.05
3939	.....do	.....do	25,000	109.525
3940	.....do	.....do	25,000	109.105
3941	.....do	.....do	35,000	109.05
3942	.....do	.....do	5,000	109
3943	Union Trust Co	St. Louis, Mo	250,000	109
3944	W. Howard Gibson	Washington, D.C	100	110.25
3945	C. H. Van Buren & Co	60 Broadway, New York	100,000	109.0856
3946	Bank of Cattaraugus	Cattaraugus, N.Y	500	109.0856
3947	Albert J. Barnes	111 Chambers street, New York	2,000	106.55
3948	Woerishoffer & Co	52 Exchange place, New York	10,000	110
3949	D. Schnakenberg	6 Hanover street, New York	20,000	110
3950	Herman Heidelberg	New York	25,000	111.5310
3951	.....do	.....do	25,000	107.89
3952	.....do	.....do	25,000	109.0856
3953	Third National Bank	Jersey City, N.J	100,000	110

3954	Henry Leinbeck, treasurer	do	25,000	110
3955	J. V. Clark	34 Pine street, New York	50,000	109
3956	do	do	50,000	108.50
3957	do	do	100,000	108
3958	do	do	100,000	107
3959	do	do	100,000	106.50
3960	do	do	100,000	106
3961	do	do	100,000	105.50
3962	do	do	100,000	105
3963	Trust and Safe Deposit Co	New Haven, Conn	16,000	110.30
3964	Charles F. Figge	859 President street, Brooklyn, N. Y	1,000	109.0856
3965	H. F. Barrows	North Attleborough, Mass	10,000	111
3966	Hogen Bros. & Co	Scio, Ohio	5,000	107.25
3967	do	do	5,000	108.25
3968	do	do	5,000	109.75
3969	do	do	5,000	110.25
3970	do	do	5,000	111.25
3971	National Bank of Commerce	Cleveland, Ohio	100,000	108.50
3972	Cahoone & Wescott	18 Wall street, New York	50,000	112.10
3972	do	do	50,000	110.30
3972	do	do	100,000	108.70
3972	do	do	50,000	111.70
3972	do	do	50,000	109.70
3973	Seaboard National Bank	New York	1,000	111.25
3974	do	do	308,000	109.0856
3975	do	do	25,000	105.5516
3976	do	do	75,000	106.7121
3977	do	do	100,000	107
3978	do	do	100,000	106
3979	do	do	25,000	107.89
3980	do	do	175,000	108
3981	do	do	5,000	109.0856
3982	do	do	5,000	111
3983	do	do	5,000	109.0856
3984	do	do	5,000	111
3985	do	do	180,000	110
3986	do	do	10,000	112
3987	do	do	100,000	107.5
3988	do	do	80,000	108.5
3989	J. & W. Seligman & Co	21 Broad street, New York	250,000	111.56
3990	do	do	250,000	111.56
3991	do	do	500,000	111.06
3992	do	do	750,000	110.77
3993	do	do	500,000	110.51
3994	do	do	500,000	110.26
3995	do	do	350,000	110.13
3996	do	do	1,000,000	109.56
3997	do	do	150,000	109.56
3998	do	do	550,000	109.03
3999	do	do	550,000	108.53
4000	do	do	550,000	108.03
4001	do	do	550,000	107.53

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4002	J. & W. Seligman & Co	21 Broad street, New York	$1,000,000	107.03
4003	.....do	.....do	1,000,000	106.53
4004	Joseph M. Shoemaker & Co	112 Drexel Building, Philadelphia	12,000	111.02
4005	San Jose Safe Deposit Bank of Savings	San Jose, Cal	200,000	111.5
4006	Bank of San Jose	.....do	56,000	111
4007	George H. Huslin	247 Broadway, New York	200	106.75
4008	Shelburne Falls Savings Bank	Shelburne Falls, Mass	5,000	112.125
4009	Edward C. Oppenheim	32 Thomas street, New York	10,000	107.75
4010	Robert C. Beal	120 Broadway, New York	100,000	103.5
4011	Quinsigamond National Bank	Worcester, Mass	500	111
4012	Edward Burns	Care of American Exchange National Bank, New York	5,000	107.50
4013	Whitehouse & Co	25 Broad street, New York	25,000	109.50
4014	.....do	.....do	100,000	111
4015	.....do	.....do	100,000	110
4016	.....do	.....do	100,000	109
4017	.....do	.....do	100,000	108.27
4018	.....do	.....do	100,000	108.77
4019	.....do	.....do	200,000	109.27
4020	Flower & Co	52 Broadway, New York	250,000	108
4021	Anson W. Hard, J. Kennedy Tod, and W. Emlen Roosevelt	58 Pine street, New York	100,000	107.125
4022	Edward H. Avery	Auburn, N. Y	10,000	105
4023	Error, letter accompanying 4024.			
4024	First National Bank	Orwell, Vt	50,000	112
4025	George B. Humphrey	Churubusco, N. Y	10,000	114.0506
4026	Edward H. Avery	Auburn, N. Y	15,000	104.50
4027	Lynn Five Cents Savings Bank	Lynn, Mass	25,000	111
4028	.....do	.....do	25,000	112
4029	National Hide and Leather Bank	Boston, Mass	600,000	109
4030	Hugh Mullen	6 Ware street, Dorchester, Mass	700	113
4031	Chapin National Bank	Springfield, Mass	25,000	104.50
4032	.....do	.....do	25,000	109.0856
4033	La Société Française d'Epargnes	San Francisco, Cal	100,000	105
4034	Pennsylvania Co	517 Chestnut street, Philadelphia, Pa	50,000	110
4035	.....do	.....do	220,000	109.26
4036	.....do	.....do	50,000	109
4037	.....do	.....do	100,000	108.51
4038	.....do	.....do	120,000	108.03
4039	.....do	.....do	50,000	107.09
4040	.....do	.....do	200,000	105.01
4041	David May	895 Broadway, Brooklyn, N. Y	500	110
4042	Sig. H. Rosenblatt	54 Wall street, New York	10,000	108
4043	.....do	.....do	20,000	110.50
4044	Second National Bank	Boston, Mass	100,000	110.13
4045	.....do	.....do	100,000	109.65
4046	.....do	.....do	100,000	109.13

4047	First National Bank	Westminster, Md	10,000	112
4048	.....do	.....do	40,000	111.125
4049	.....do	.....do	10,000	109.0856
4050	Second National Bank	Boston, Mass	10,000	111
4051	Shawmut National Bank	.....do	500,000	110.30
4052	W. B. Hibbs & Co	Washington, D. C	25,000	110.50
4053	.....do	.....do	25,000	110
4054	.....do	.....do	25,000	109.50
4055	Redmond, Kerr & Co	New York	100,000	110.52
4056	W. B. Hibbs & Co	Washington, D. C	25,000	109
4057	Indiana National Bank	Indianapolis, Ind	50,000	109.50
4058	.....do	.....do	100,000	111.06
4059	.....do	.....do	50,000	110.30
4060	Merchants' National Bank	.....do	100,000	111.06
4061	Citizens' National Bank	Peru, Ind	25,000	110.30
4062	The Investment Corporation	New York	500,000	110.6979
4063	.....do	.....do	500,000	110.1567
4064	.....do	.....do	500,000	110.8299
4065	.....do	.....do	2,500,000	110.5389
4066	.....do	.....do	[illegible]0,000	[illegible]0.9359
4067	.....do	.....do	[illegible]0,000	111.1569
4068	Flint & Co	.....do	[illegible]00,000	107.50
4069	E. H. Rollins & Sons	Boston, Mass	100,000	110.76
4070	.....do	.....do	200,000	110.53
4071	.....do	.....do	200,000	110.27
4072	.....do	.....do	100,000	109.76
4073	.....do	.....do	100,000	109.64
4074	.....do	.....do	100,000	109.40
4075	.....do	.....do	100,000	109.26
4076	.....do	.....do	100,000	109.14
4077	.....do	.....do	500,000	106.26
4078	Mrs. S. Ledgett	Rockford, Ill	1,200	110.50
4079	James H. Perrin	Lafayette, Ind	5,000	110
4080	Perrin National Bank	.....do	30,000	110
4081	William H. Perrin	.....do	5,000	110
4082	Henry L. Simons	Glencoe, Minn	5,000	100
4083	John O. Perrin	Lafayette, Ind	10,000	110
4084	First National Bank	West Newton, Mass	10,500	110
4085	.....do	.....do	10,000	111
4086	National Bank of Battle Creek	Battle Creek, Mich	10,000	111
4087	Delaware County National Bank	Delaware, Ohio	5,000	106
4088	.....do	.....do	5,000	109
4089	.....do	.....do	5,000	110
4090	Redmond Kerr & Co., agents	New York	200,000	108
4091	.....do	.....do	100,000	106.75
4092	.....do	.....do	75,000	108.125
4093	.....do	.....do	275,000	110.15
4094	.....do	.....do	100,000	108.375
4095	.....do	.....do	100,000	109.232
4096	.....do	.....do	2,000	110
4097	.....do	.....do	2,000	110
4098	.....do	.....do	600	110.50

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4099	Redmond Kerr & Co., agents	New York	$300	111
4100	.....do	.....do	300	111.50
4101	.....do	.....do	300	112
4102	.....do	.....do	2,000	109
4103	.....do	.....do	5,000	109
4104	.....do	.....do	1,000	106.7121
4105	.....do	.....do	1,000	107.89
4106	.....do	.....do	1,000	109.0856
4107	.....do	.....do	1,000	110.2992
4108	.....do	.....do	1,000	111.5310
4109	.....do	.....do	5,000	109.09
4110	.....do	.....do	50,000	107
4111	.....do	.....do	2,000	110
4112	.....do	.....do	3,000	110.125
4113	.....do	.....do	1,500	109
4114	.....do	.....do	6,000	108
4115	.....do	.....do	25,000	108
4116	.....do	.....do	25,000	109
4117	.....do	.....do	25,000	110
4118	Commercial and Farmers' National Bank	Baltimore, Md	20,000	106
4118	.....do	.....do	20,000	106.50
4118	.....do	.....do	25,000	107.50
4118	.....do	.....do	69,000	108
4118	.....do	.....do	6,000	109
4119	L. B. Cabell, jr	153 Clark street, Jersey City, N. J	1,000,000	109.125
4120	.....do	17 Broadway, Jersey City, N. J	1,000,000	109
4121	The Thames National Bank	Norwich, Conn	250,000	109.50
4122	.....do	.....do	250,000	110.50
4123	Birmingham National Bank	Derby, Conn	30,000	110.50
4124	George A. Denham	246 Washington street, Boston, Mass	50,000	108.50
4125	The Savings Bank of New Britain	New Britain, Conn	10,000	109.0856
4126	National Bank of the Republic	Washington, D. C	300,000	110
4127	Edward Sweet & Co	38 Broad street, New York	100,000	110.05
4128	Crane, Parris & Co	1344 F street, Washington, D. C	25,000	110.875
4129	Speyer & Co	11 Broad street, New York	2,000,000	110.524
4130	.....do	.....do	1,500,000	110.626
4131	.....do	.....do	1,500,000	110.726
4132	.....do	.....do	2,300,000	111.051
4133	.....do	.....do	1,000,000	111.051
4134	.....do	.....do	800,000	112.037
4135	.....do	.....do	30,000	108
4136	E. H. Harriman	43 Wall street, New York	500,000	110
4137	.....do	.....do	1,000,000	110.25
4138	Corson & Macartney	Washington, D. C	200,000	110.8125
4139	.....do	.....do	100,000	110.5625

4140	....do	....do	200,000	111.0625
4141	....do	....do	100,000	110.51
4142	Lawson, Weidenfeld & Co	45 Wall street, New York	156,000	107.375
4143	....do	....do	156,000	107.50
4144	....do	....do	156,000	107.625
4145	....do	....do	156,000	107.75
4146	....do	....do	156,000	107.875
4147	....do	....do	156,000	108
4148	....do	....do	156,000	108.125
4149	....do	....do	156,000	108.25
4150	....do	....do	156,000	108.375
4151	....do	....do	156,000	108.50
4152	....do	....do	156,000	108.625
4153	....do	....do	156,000	108.75
4154	....do	....do	156,000	108.875
4155	....do	....do	156,000	109
4156	R. L. Day & Co	Boston, Mass	40,000	111.55
4157	....do	....do	50,000	112.51
4158	....do	....do	25,000	112.31
4159	....do	....do	50,000	112.13
4160	....do	....do	50,000	111.55
4161	....do	....do	50,000	111.13
4162	....do	....do	50,000	110.55
4163	....do	....do	100,000	110.31
4164	....do	....do	50,000	110.05
4165	....do	....do	100,000	109.66
4166	....do	....do	100,000	109.13
4167	....do	....do	100,000	108.66
4168	....do	....do	100,000	108.13
4169	....do	....do	100,000	107.66
4170	....do	....do	100,000	107.13
4171	....do	....do	55,800	112.31
4172	....do	....do	10,000	112.25
4173	....do	....do	80,000	112.13
4174	....do	....do	15,000	112.05
4175	(No signature)	....do	50,050	112
4176	R. L. Day & Co	....do	113,000	111.73
4177	....do	....do	35,000	111.31
4178	....do	....do	25,000	111.25
4179	....do	....do	108,000	111.13
4180	....do	....do	43,000	111.05
4181	....do	....do	29,000	111
4182	....do	....do	50,000	110.65
4183	(No signature)	....do	40,000	110.55
4184	R. L. Day & Co	....do	2,000	110.5
4185	....do	....do	169,400	110.31
4186	....do	....do	50,000	110.13
4187	....do	....do	30,000	110.05
4188	....do	....do	9,100	110
4189	....do	....do	25,000	109.66
4190	....do	....do	40,000	109.65
4191	....do	....do	12,000	109.50

TABLE No. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4192	R. L. Day & Co	Boston, Mass	$25,000	109.31
4193	.....do	.....do	30,000	109.13
4194	.....do	.....do	36,000	109
4195	.....do	.....do	17,500	108.50
4196	.....do	.....do	12,750	108
4197	.....do	.....do	10,000	107.50
4198	.....do	.....do	30,000	107
4199	The New York Life Insurance Co	New York	5,000,000	110.50
4200	.....do	.....do	5,000,000	111
4201	The Manufacturers' Trust Co	Brooklyn, N. Y	100,000	112
4202	.....do	.....do	100,000	111.5310
4203	.....do	.....do	100,000	111.25
4204	.....do	.....do	50,000	110.46
4205	.....do	.....do	100,000	109.0856
4206	.....do	.....do	100,000	108.20
4207	M. Erdmann, trustee	Mills Building, 11 Broad street, New York	10,000	110.52
4208	.....do	.....do	10,000	110.77
4209	.....do	.....do	10,000	111.02
4210	.....do	.....do	10,000	111.27
4211	The Mutual Life Insurance Co	32 Nassau street, New York	5,000,000	110
4212	United States Mortgage and Trust Co	59 Cedar street, New York	500,000	109.50
4213	Farson, Leach & Co	2 Wall street, New York	1,250,000	109.2793
4214	.....do	.....do	100,000	109.125
4215	.....do	.....do	1,000,000	106.159
4216	Guaranty Trust Co. of New York	65 Cedar street, New York	100,000	109.625
4217	National Union Bank	New York	100,000	109
4218	.....do	.....do	100,000	108.50
4219	.....do	.....do	100,000	108
4220	.....do	.....do	100,000	107
4221	.....do	.....do	300,000	111.50
4222	Joseph Pulitzer	New York	1,000,000	114
4223	Kings County Trust Co	Brooklyn, N. Y	210,000	111.5
4224	.....do	.....do	100	110.75
4225	Clarance Halstead	New York	10,000	106.72
4226	Simon Auerbach	179 Pearl street, New York	10,000	109
4227	John L. Williams & Sons	Richmond, Va	100,000	108.01
4228	The Hanover National Bank	New York	1,000,000	109.75
4229	.....do	.....do	1,000,000	109.95
4230	.....do	.....do	2,000,000	110.2992
4231	.....do	.....do	2,000,000	110.52
4232	.....do	.....do	1,000,000	110.755
4233	.....do	.....do	1,000,000	110.877
4234	.....do	.....do	2,000,000	111.02
4235	.....do	.....do	1,000,000	111.17
4236	Hollister & Babcock	17 and 19 Broad street, New York	1,000,000	106

4237	Blair & Co	33 Wall street, New York	100,000	112.27
4238	Corson & Macartney	Washington, D. C	50,000	111.5
4239	J. C. Hoffman	....do	40,000	110.1
4240	Central National Bank, for Farmers and Mechanics' Savings Bank, Lockport, N. Y.	New York	25,000	109
4241	Redmond, Kerr & Co	41 Wall street, New York	100,000	110
4242	First National Bank	Oswego, N. Y	50,000	110
4243	Mechanics' National Bank of New York, for the New England National Bank, Boston, Mass.	New York	100,000	109
4244	Mechanics' National Bank of New York, for Red Oak National Bank, Red Oak, Iowa.	....do	40,000	110
4245	George A. Crocker, Joseph E. Brown, trustees	Care Blake Bros. & Co., New York	150,000	109.11
4246	New York Produce Exchange	New York	200,000	108
4247	National Bank of Commerce, New York, for American National Bank, Louisville, Ky.	....do	900,000	108
4248	Same, for Rockingham National Bank, Portsmouth, N. H	....do	100,000	108
4249	National Bank of Commerce	....do	500,000	108
4250	Same, for National Bank of Commerce, Boston, Mass	....do	150,000	108
4251	Same, for Western Reserve National Bank, Cleveland, Ohio	....do	150,000	108
4252	Same, for Second National Bank, Youngstown, Ohio	....do	60,000	108
4253	Same, for Commercial National Bank, Cleveland, Ohio	....do	300,000	108
4254	Pennsylvania Railroad Co	Philadelphia, Pa	250,000	108
4255	George Higginson	Boston, Mass	3,000	109
4256	Massachusetts National Bank	....do	50,000	109
4257	Schulz & Ruckgaber	16–18 Exchange place, New York	250,000	110
4258	Central National Bank, New York, for Cheshire National Bank, Keene, N. H.	New York	15,000	109.5
4259	First National Bank	Cincinnati, Ohio	1,200,000	109.5
4260	New York Produce Exchange	New York	60,000	110
4261	National Bank of Cold Spring on Hudson	Cold Spring, N. Y	10,000	110
4262	Ladenburg, Thalmann & Co	46 Wall street, New York	50,000	109.375
4263	Webster C. Estes	Care of Ladenburg, Thalmann & Co., New York	40,000	109
4264	Ladenburg, Thalmann & Co	46 Wall street, New York	35,000	109.25
4265	....do	....do	10,000	109.25
4266	....do	....do	10,000	109.50
4267	....do	....do	10,000	108.125
4268	....do	....do	2,500	110
4269	....do	....do	100,000	109.50
4270	....do	....do	50,000	108
4271	....do	....do	56,000	109
4272	W. E. Hutton & Co	Cincinnati, Ohio (care of Ladenburg, Thalmann & Co, 46 Wall street, New York).	150,000	109
4273	....do	....do	150,000	107
4274	....do	....do	100,000	108
4275	....do	....do	200,000	105
4276	Ladenburg, Thalmann & Co	46 Wall street, New York	50,000	109
4277	....do	....do	100,000	107.50
4278	....do	....do	30,000	----------
4279	....do	....do	25,000	108.50
4280	....do	....do	25,000	109
4281	....do	....do	25,000	109.50
4282	....do	....do	25,000	110

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4283	J. F. Williams	Boston Mass	$10,000	109.40
4284	....do	....do	10,000	110.30
4285	....do	....do	10,000	111.10
4286	....do	....do	10,000	111.70
4287	....do	....do	10,000	112.10
4288	Merchants' National Bank of Baltimore	Baltimore, Md	350,000	110.075
4289	Woerishoffer & Co	52 Exchange place, New York	100,000	110.075
4290	The Singer Manufacturing Co	149 Broadway, New York	500,000	110.075
4291	President and Directors of the Manhattan Company	New York	500,000	110.075
4292	The Central National Bank of the City of New York	....do	570,000	110.075
4293	Manhattan Trust Co	....do	500,000	110.075
4294	Russak Bros. & Herzog	46 Exchange Place, New York	100,000	110.075
4295	E. H. Harriman	43 Wall street, New York	1,400,000	110.075
4296	S. Appel & Co	10 Catherine Slip, New York	5,000	110.075
4297	Hallgarten & Co	28 Broad street, New York	500,000	110.075
4298	....do	....do	300,000	110.075
4299	Naumburg, Lauer & Co	6 Wall street, New York	100,000	110.075
4300	J. H. Ralph	150 Nassau street, New York	233,000	110.075
4301	Norman Schultz, executor	....do	118,000	110.075
4302	Cyrus J. Lawrence & Son	31 Broad street, New York	50,000	110.075
4303	R. Bleecker Rathborn	27 Pine street, New York	200,000	110.075
4304	Continental Insurance Co	46 Cedar street, New York	250,000	110.075
4305	Title Guarantee and Trust Co	55 Liberty street, New York	400,000	110.075
4306	The Seamen's Bank for Savings in the City of New York	New York	600,000	110.075
4307	Samuel Riker	145 Nassau street, New York	10,000	110.075
4308	Trust and Deposit Co	Onondaga, N.Y	60,000	110.075
4309	Lazard Fréres	New York	4,000,000	110.075
4310	Amos R. Eno, Glens F. Eno	....do	250,000	110.075
4311	German American Insurance Co	115 Broadway, New York	200,000	110.075
4312	William Buhler	26 Cortland street, New York	10,000	110.075
4313	Henry Bros	New York	125,000	110.075
4314	Georgiana Shannon	Care United States Trust Co., 45 Wall street, New York	50,000	110.075
4315	Sig. H. Rosenblatt	54 Wall street, New York	20,000	110.075
4316	American Fire Insurance Co	146 Broadway, New York	250,000	110.075
4317	Franklin Trust Co	164 Montague street, Brooklyn, N. Y	300,000	110.075
4318	L. Straus & Sons	New York	100,000	110.075
4319	People's Trust Co	Farmington, Me	50,000	110.075
4320	The Franklin Savings Bank	New York	100,000	110.075
4321	Miss Charlotte Baker	8 West Fifty-seventh street, New York	2,000	110.075
4322	Putnam County National Bank	Carmel, N. Y	50,000	110.075
4323	State Savings Bank	Detroit, Mich	100,000	110.075
4324	New York State National Bank	Albany, N.Y	300,000	110.075
4325	Syracuse Savings Bank	Syracuse, N. Y	300,000	110.075
4326	Mystic River National Bank	Mystic, Conn	75,000	110.075
4327	The Trustees of the Liverpool, and London and Globe Insurance Co.	45 William street, New York	500,000	110.075

4328	Charles Minzesheimer & Co	7 Wall street, New York	100,000	110.075
4329	Merchants' National Bank	Cincinnati, Ohio	100,000	110.075
4330	Heidelbach, Ichelheimer & Co	New York	1,000,000	110.075
4331	H. A. Garfield	Garfield Building, Cleveland, Ohio	50,000	110.075
4332	.....do	.....do	50,000	110.075
4333	Alexander Menke	42 and 44 Green street, New York	10,000	110.075
4334	Redmond Kerr & Co	41 Wall street, New York	500,000	110.075
4335	.....do	.....do	25,000	110.075
4336	James McCreery & Co	New York	100,000	110.075
4337	Inman, Swann & Co	11 Cotton Exchange, New York	250,000	110.075
4338	Dry Dock Savings Institution	New York	300,000	110.075
4339	Atlanta National Bank	Atlanta, Ga	250,000	110.075
4340	Albany County Savings Bank	Albany, N. Y	100,000	110.075
4341	L. H. & A. Francke	41 Exchange Place, New York	30,000	110.075
4342	East River Savings Institution	3 Chambers street, New York	300,000	110.075
4343	Greenwich Bank	New York	100,000	110.075
4344	Seasongood & Mayer	.....do	200,000	110.075
4345	John S. Kennedy	45 Wall street, New York	500,000	110.075
4346	Lowell Lincoln, jr	Care of Blake Bros. & Co., 5 Nassau street, New York	5,000	110.075
4347	Bank of New Amsterdam	New York	50,000	110.075
4348	Greenwich Savings Bank of New York	.....do	1,000,000	110.075
4349	Onondaga County Savings Bank	Syracuse, N. Y	250,000	110.075
4350	Charles A. Wissmany	78 and 80 Broad street, New York	2,000	110.075
4351	Lewis E. Frith	New York	5,000	110.075
4352	Blake Bros. & Co	5 Nassau street, New York	500,000	110.075
4353	Lee, Higginson & Co	Boston, Mass	1,612,000	110.075
4354	United States Trust Co. of New York	45 and 47 Wall street, New York	4,000,000	110.075
4355	Oliver Harriman	45 Wall street, New York	30,000	110.075
4356	Charles Hathaway & Co	26 Pine street, New York	550,000	110.075
4357	Vermilye & Co	16 and 18 Nassau street, New York	2,000,000	110.075
4358	Wood, Huestis & Co	31 Pine street, New York	300,000	110.075
4359	New York Produce Exchange Bank	New York	50,000	110.075
4360	The Ætna Life Insurance Co	Hartford, Conn	1,200,000	110.075
4361	Moffat & White	30 Pine street, New York	200,000	110.075
4362	New York County National Bank	New York	200,000	110.075
4363	Continental National Bank	.....do	1,400,000	110.075
4364	P. P. A. A. H. Boissevain, W. E. Glyn	15 Wall street, New York	555,000	110.075
4365	New York Fire Insurance Co	72 Wall street, New York	50,000	110.075
4366	The Burlington Savings Bank	Burlington, Vt	120,000	110.075
4367	James Lang, jr	.....do	35,000	110.075
4368	J. G. Cohen	Cotton Exchange, New York	5,000	110.075
4369	The Merchants and Manufacturers' National Bank of Pittsburg	Pittsburg, Pa	500,000	110.075
4370	German National Bank	.....do	200,000	110.075
4371	Abram S. Hewitt	New York	250,000	110.075
4372	American Loan and Trust Co	Boston, Mass	200,000	110.075
4373	Parkinson & Burr	.....do	750,000	110.075
4374	Blodget Merritt & Co	16 Congress street, Boston, Mass	400,000	110.075
4375	Jefferson County Savings Bank	Watertown, N. Y	40,000	110.075
4376	Kean, Van Cortland & Co	33 Wall street, New York	250,000	110.075
4377	National Hudson River Bank	Hudson, N. Y	75,000	110.075
4378	Hudson City Savings Institution	.....do	75,000	110.075
4379	David Strain	Niverville, N. Y	6,000	110.075

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4380	The National Union Bank	Kinderhook, N. Y	$60,000	110.075
4381	The Brooklyn Savings Bank	Brooklyn, N. Y	1,000,000	110.075
4382	A. R. Pick & Co	29 Broad street, New York	50,000	110.075
4383	James Talcott	108 Franklin street, New York	50,000	110.075
4384	M. C. Bouvier	16 Broad street, New York	200,000	110.075
4385	American National Bank	Baltimore, Md	100,000	110.075
4386	Industrial Trust Co	Providence, R. I	100,000	110.075
4387	Bank of New York, N. B. A	New York	250,000	110.075
4388	J. S. Farlee & Bro	11 Wall street, New York	100,000	110.075
4389	National Bank of D. O. Mills & Co	Sacramento, Cal	250,000	110.075
4390	The National Bank of the Republic	New York	1,100,000	110.075
4391	German National Bank of Little Rock, Ark., U. S. A	Little Rock, Ark	50,000	110.075
4392	The Central National Bank of the City of New York	New York	15,000	110.075
4393	Putnam Savings Bank	Putnam, Conn	20,000	110.075
4394	Buffalo Savings Bank	Buffalo, N. Y	250,000	110.075
4395	W. E. Patch	48 Franklin Square, New York	7,000	110.075
4396	The Safe Deposit Co. of New York	146 Broadway, New York	50,000	110.075
4397	Mechanics' National Bank	New York	500,000	110.075
4398	Joseph Milbank	Care of Mechanics' National Bank, New York	210,000	110.075
4399	Albert J. Milbank	71 Hudson street, New York	15,000	110.075
4400	Simon Borg & Co	New York	250,000	110.075
4401	H. E. Garth	33 Wall street, New York	25,000	110.075
4402	Agricultural National Bank	Pittsfield, Mass	20,000	110.075
4403	Zimmermann & Forshay	9 Wall street, New York	250,000	110.075
4404	Kidder, Peabody & Co	New York	500,000	110.075
4405	Dominick & Dickerman	74 Broadway, New York	60,000	110.075
4406	Halle & Stieglitz	34 and 36 New street, New York	60,000	110.075
4407	John Duane	381 Pearl street, New York	20,000	110.075
4408	Baring, Magoun & Co	New York	200,000	110.075
4409	Laidlow & Co	14 Wall street, New York	50,000	110.075
4410	Merchants' National Bank	New York	250,000	110.075
4411	A. E. Orr	do	50,000	110.075
4412	Union Trust Co	do	2,150,000	110.075
4413	Ladenburg, Thalmann & Co	do	2,000,000	110.075
4414	do	do	1,050,000	110.075
4415	W. E. Hutton & Co	Cincinnati, Ohio	1,000,000	110.075
4416	H. P. Goldschmidt & Co	New York	250,000	110.075
4417	Horace W. Carpentier	108 East Thirty-seventh street, New York	10,000	110.075
4418	Jacob Rubino	3 Broad street, New York	25,000	110.075
4419	Wolf Boroschek	149 East Fifty-sixth street, New York	15,000	110.075
4420	W. H. Crossman & Bro	New York	1,000,000	110.075
4421	United States Trust Co	do	4,000,000	110.075
4422	Old Colony Trust Co	Boston, Mass	550,000	110.075
4423	James A. Trowbridge	18 Nassau street, New York	1,030,000	110.075
4424	W. T. Hatch & Sons	96 Broadway, New York	25,000	110.075

4425	F. S. Smithers & Co	37 and 39 Wall street, New York	3,000,000	110.075
4426	L. von Hoffman & Co	50 Wall street, New York	7,500,000	110.075
4427	G. Amsinck & Co	6 to 9 Hanover street, New York	250,000	110.075
4428	Mosle Bros	16 Exchange place, New York	500,000	110.075
4429	Muller, Schall & Co	54 Wall street, New York	325,000	110.075
4430	The Seaboard National Bank	New York	750,000	110.075
4431	Wätjen, Toel & Co	70 and 72 Broad street, New York	500,000	110.075
4432	Fleitmann & Co	New York	100,000	110.075
4433	Curtis & Motley	53 State street, Boston, Mass	100,000	110.075
4434	Canadian Bank of Commerce	16 Exchange place, New York	1,500,000	110.075
4435	Graham F. Blandy	16 Broad street, New York	75,000	110.075
4436	Smithers & Reimer	52 Exchange place, New York	40,000	110.075
4437	W. D. Barbour & Co	15 Wall street, New York	50,000	110.075
4438	F. S. Smithers & Co	37 and 39 Wall street, New York	350,000	110.075
4439	Brown Bros. & Co	New York	2,000,000	110.075
4440	Central Trust Co	.....do	5,315,000	110.075
4441	.....do	.....do	25,000	108.106
4442	.....do	.....do	25,000	105.106
4443	Ladenburg, Thalmann & Co	46 Wall street, New York	50,000	110.075
4444	P. J. Goodhart & Co	38 Wall street, New York	50,000	110.075
4445	Lehman Bros	16–22 Williams street, New York	200,000	110.075
4446	Ladenburg, Thalmann & Co	46 Wall street, New York	50,000	110.075
4447	.....do	.....do	25,000	110.50
4448	Kidder, Peabody & Co	Boston, Mass	500,000	112.21
4449	.....do	.....do	1,000,000	111.23
4450	.....do	.....do	2,000,000	110.69
4451	.....do	.....do	1,000,000	109.59
4452	.....do	.....do	1,500,000	108.19
4453	Kountze Bros. & Co., by Lewis Johnson & Co	Washington, D. C	100,000	111.25
4454	A. W. Wood	70 State street, Boston, Mass	6,000	111
4455	F. S. Moseley & Co	35 Congress street, Boston, Mass	500,000	111.357
4456	Third National Bank	Boston, Mass	50,000	110.81
4457	.....do	.....do	50,000	110.31
4458	.....do	.....do	20,000	109.33
4459	.....do	.....do	20,000	108.27
4460	.....do	.....do	20,000	107.56
4461	.....do	.....do	20,000	106.56
4462	Benjamin Kimball	53 State street, Boston, Mass	10,000	110.30
4463	W. B. Hibbs & Co	Washington, D. C	250,000	111.015
4464	.....do	.....do	250,000	110.76
4465	.....do	.....do	10,000	110.25
4466	Manufacturers' Trust Co	Brooklyn, N. Y	60,000	112.10
4467	Naugatuck National Bank	Naugatuck, Conn	125,000	109
4468	Blair & Co	33 Wall street, New York	300,000	111.79
4469	The Merchants' Loan and Trust Co	Chicago, Ill	100,000	109.75
4470	.....do	.....do	100,000	109.84
4471	.....do	.....do	100,000	109.82
4472	.....do	.....do	50,000	110.52
4473	Baring, Magoun & Co	New York	100,000	110.76
4474	.....do	.....do	100,000	110.26
4475	.....do	.....do	140,000	109.26
4476	.....do	.....do	40,000	108.26

TABLE No. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4477	Baring, Magoun & Co	New York	$60,000	107.26
4478	.....do	.....do	80,000	106.26
4479	.....do	.....do	100,000	105.26
4480	The American Exchange National Bank	.....do	500,000	111
4481	J. P. Morgan & Co., The National City Bank of New York, Deutsche Bank of Berlin, Harvey Fisk & Sons.	.....do	100,000,000	110.6877
4482	Seaboard National Bank	.....do	200,000	110.125
4483	Redmond, Kerr & Co., agents	.....do	25,000	110.388
4484	Edward Sweet & Co	.....do	100,000	109.125
4485	Albert Stettheimer	.....do	25,000	110.2992
4486	.....do	.....do	100,000	108.3125
4487	.....do	.....do	100,000	107.59375
4488	.....do	.....do	100,000	106.859375
4489	.....do	.....do	100,000	107.5
4490	.....do	.....do	100,000	105
4491	.....do	.....do	285,000	109
4492	.....do	.....do	50,000	109
4493	.....do	.....do	20,000	108
4494	.....do	.....do	20,000	109
4495	.....do	.....do	20,000	110
4496	.....do	.....do	300,000	110.25
4497	Estabrook & Co	Boston, Mass	1,000,000	110.32
4498	Albert Stettheimer	New York	130,000	110.62
4499	Goldman, Sachs & Co	9 Pine street, New York	125,000	105.875
4500	.....do	.....do	125,000	106.875
4501	.....do	.....do	250,000	108.125
4502	.....do	.....do	250,000	109.125
4503	.....do	.....do	125,000	110.375
4504	.....do	.....do	125,000	110.875
4505	N. W. Harris & Co	15 Wall street, New York	250,000	110.42
4506	.....do	.....do	200,000	110.67
4507	.....do	.....do	200,000	110.92
4508	.....do	.....do	200,000	111.17
4509	.....do	.....do	200,000	111.42
4510	.....do	.....do	200,000	111.67
4511	.....do	.....do	200,000	111.92
4512	.....do	.....do	150,000	112.17
4513	.....do	.....do	150,000	112.42
4514	.....do	.....do	150,000	112.67
4515	.....do	.....do	100,000	112.79
4516	Dent, Palmer & Co., of London	.....do	250,000	111.47
4517	Waukesha National Bank	Waukesha, Wis	75,000	111.11
4518	National Union Bank, New York, for Citizens' National Bank, Appleton, Wis.		10,000	110
4519	James M. Pratt	65 Cedar street, New York	20,000	107

4520	.....do	.....do	20,000	107.5
4521	.....do	.....do	20,000	108
4522	.....do	.....do	20,000	108.5
4523	.....do	.....do	20,000	109
4524	.....do	.....do	20,000	109.5
4525	.....do	.....do	20,000	110.125
4526	Guaranty Trust Co	New York	1,400,000	110
4527	.....do	.....do	40,000	108
4528	Bank of Montreal	Agency Bank of Montreal, New York	500,000	110
4529	.....do	.....do	500,000	109.5
4530	.....do	.....do	250,000	108.5
4531	.....do	.....do	200,000	108
4532	.....do	.....do	50,000	107.5
4533	Cuyler, Morgan & Co	Care G. S. Whitson, 52 Wall street, New York	160,000	109.5
4534	W. E. Magie	.....do	6,000	110.5
4535	German Bank of Louisville, Ky	.....do	50,000	108
4536	Petersburg Savings and Insurance Co	Petersburg, Va	5,000	108.10
4536	.....do	.....do	5,000	109.10
4536	.....do	.....do	5,000	110.10
4536	.....do	.....do	5,000	111.10
4536	.....do	.....do	5,000	112.10
4536	.....do	.....do	5,000	113.10
4537	Wisconsin National Bank	Milwaukee, Wis	50,000	113
4537	.....do	.....do	50,000	107.0625
4538	Bank of Oxford	Oxford, Miss	15,000	109.0856
4539	Lazard Fréres	10 Wall street, New York	1,000,000	110.70
4540	.....do	.....do	1,000,000	111.29
4541	.....do	.....do	1,000,000	111.55
4542	.....do	.....do	1,500,000	111.70
4543	.....do	.....do	25,000	111.75
4544	.....do	.....do	25,000	111
4545	.....do	.....do	100,000	110
4546	Hanover National Bank	New York	15,000	108
4547	.....do	.....do	5,000	109
4548	.....do	.....do	5,000	110
4549	.....do	.....do	26,000	109
4550	.....do	.....do	12,500	110
4551	.....do	.....do	20,000	110
4552	.....do	.....do	10,000	106
4553	.....do	.....do	5,000	110
4554	.....do	.....do	20,000	108
4555	.....do	.....do	20,000	110
4556	.....do	.....do	10,000	108.50
4557	.....do	.....do	10,000	109.50
4558	.....do	.....do	10,000	110.50
4559	Hanover National Bank, for First National Bank, Lincoln, Ill	.....do	10,000	111.50
4560	Hanover National Bank	.....do	10,000	112.50
4561	.....do	.....do	50,000	110
4562	.....do	.....do	10,000	108
4563	.....do	.....do	2,000	110
4564	Hanover National Bank, for First National Exchange Bank, Port Huron, Mich.	.....do	100,000	111.625

TABLE NO. 1.—SUBSCRIPTIONS TO 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Total.	Price.
4565	Hanover National Bank of New York, for First National Exchange Bank, Port Huron, Mich.	New York	$50,000	110.50
4566	Hanover National Bank	.....do	25,000	109.50
4567	.....do	.....do	50,000	110.13
4568	L. A. Mellen	1147 Broadway, New York	25,000	107.60
4569	.....do	.....do	25,000	107.10
4570	.....do	.....do	25,000	106.60
4571	.....do	.....do	25,000	106.10
4572	Gray & Russell	Greene, N. Y	5,000	114.50
4573	Jacob Goldsmith	137 Cedar street, Roxbury district, Boston, Mass	10,000	108
4574	.....do	.....do	5,000	110.25
4575	Charles Skinner	62 West One hundred and thirteenth street, New York	1,000	108
4576	Anson P. Stephens	41 Dey street, New York	3,000	107.50
4577	Ezra P. Hoyt	17 West Thirty-ninth street, New York	5,000	107
4578	.....do	.....do	5,000	110
4579	Thomas B. Humphrey	Churubusco, N. Y	1,000	109.0856
4580	Joseph F. Wiggin	28 State street, Boston, Mass	3,000 3,000	111.50 111
4581	Buffalo Loan, Trust and Safe Deposit Co	449 Main street, Buffalo, N. Y	20,000	109.06
4582	Charles W. Ford	Fishers, Ontario County, N. Y.	200	108
4583	First National Bank	Bath, N. Y	2,000	110
4584	City Institution for Savings	Lowell, Mass	10,000	110
4585	Henry F. Smith	89 State street, Boston, Mass	1,000	108
4586	Shelburne Falls National Bank	Shelburne Falls, Mass	12,500	112.50
4587	Merchants' National Bank	Peoria, Ill	100,000	110.0625
4588	National Commercial Bank	Albany, N. Y	100,000	107.50
4589	First National Bank	Cardington, Ohio	10,000	110
4590	.....do	.....do	10,000	108
4591	.....do	.....do	10,000	109
4592	United States Trust Co	Boston, Mass	100,000	110.35
4593	Cora Theresa White	417 and 419 Columbus avenue, Boston, Mass	500,000	111.5311
4594	Housatonic National Bank	Stockbridge, Mass	10,000	107.50
4595	.....do	.....do	10,000	108
4596	.....do	.....do	10,000	108.50
4597	.....do	.....do	10,000	109
4598	.....do	.....do	10,000	110
4599	First National Bank	Merrimac, Mass	10,000	109.80
4600	Amoskeag National Bank	Manchester, N. H	50,000	108.11
4601	Albert H. Beck	Wellesley Hills, Mass	5,000	110.33
4602	Curtis & Motley	53 State street, Boston Mass	500,000	110.05
4603	.....do	.....do	3,000	111
4604	Estabrook & Co	Boston, Mass	15,000	110
4605	Shawmut National Bank	.....do	10,000	109.50
4606	Old Colony Trust Co	.....do	10,000	109.0856
4607	J. Peavy & Bros	.....do	50,000	112

4608	Old Colony Trust Co	....do	10,000	110
4609	First National Bank	Cambridge, Mass	20,000	111.55
4610	National Hide and Leather Bank	Boston, Mass	50,000	109
4611	H. M. Nichols	....do	25,000	110.386
4612	State National Bank	....do	200,000	109
4613	....do	....do	100,000	108
4614	....do	....do	100,000	107
4615	Industrial Trust Co	Providence, R. I	780,000	109.01
4616	J. S. Crossman & Co	Brockton, Mass	700,000	108.01
4617	James I. Brooks	Box 1310, Boston, Mass	50,000	105.10
4618	....do	....do	50,000	106.10
4619	....do	....do	50,000	107.10
4620	....do	....do	50,000	108.10
4621	Tower, Giddings & Co	Boston, Mass	100,000	106
4622	E. Rollins Morse & Bro	....do	200,000	110.127
4623	....do	....do	200,000	109.127
4624	....do	....do	50,000	109.09
4625	....do	....do	50,000	108.57
4626	....do	....do	25,000	108.19
4627	....do	....do	300,000	108.127
4628	....do	....do	50,000	108.07
4629	....do	....do	25,000	107.77
4630	....do	....do	50,000	107.55
4631	....do	....do	500,000	107.127
4632	....do	....do	50,000	107.03
4633	....do	....do	1,000,000	106.127
4634	Devens, Lyman & Co	No. 4 Post Office Square, Boston, Mass	25,000	109
4635	Estabrook & Co., as agents	35 Congress street, Boston, Mass	25,000	106.5
4636	....do	....do	25,000	107
4637	....do	....do	25,000	107.5
4638	....do	....do	25,000	108
4639	Hiram S. Hill	Care of Faneuil Hall National Bank, Boston, Mass	2,500	110
4640	Robert Treat Paine	6 Jay street, Boston, Mass	1,000,000	105.127
4641	Redmond, Kerr & Co	New York	100,000	109.625
	The foregoing table includes bids which were regarded as not genuine, amounting to $161,030,000. The names and addresses given are as follows:		688,000,000	.....
553	John A. Nabers	Vernon, Tex	$16,000,000	
2010	A. P. Daughters	Moores Hill, Ind	100,000,000	
2662	J. E. Simonds	Eugene, Oreg	29,130,000	
2958	C. L. Riker	Newburg, N. Y	4,000,000	
3258	....do	....do	6,900,000	
3260	....do	....do	5,000,000	
			161,030,000	.....
	Amount of bids which are believed to have been made in good faith.		526,970,000	.....

TABLE No. 2.

DISTRIBUTION OF BIDS, BY STATES.

State.	Amount.	State.	Amount.
Alabama	$1,001,000	Nebraska	$256,300
Arizona	2,500	Nevada	5,000
Arkansas	129,800	New Hampshire	840,350
California	4,042,050	New Jersey	5,300,950
Colorado	718,000	New Mexico	25,100
Connecticut	3,361,250	New York	381,393,650
Delaware	104,000	North Carolina	1,007,450
District of Columbia	3,451,350	North Dakota	33,600
Florida	944,950	Ohio	12,397,650
Georgia	607,950	Oregon	115,050
Illinois	10,448,700	Pennsylvania	15,687,300
Indiana	3,008,800	Rhode Island	5,270,650
Indian Territory	2,500	South Carolina	365,000
Iowa	815,100	South Dakota	62,900
Kansas	278,850	Tennessee	768,200
Kentucky	772,100	Texas	391,350
Louisiana	525,500	Vermont	824,750
Maine	1,287,800	Virginia	678,600
Maryland	4,455,700	Washington	606,500
Massachusetts	56,152,850	West Virginia	748,650
Michigan	1,381,050	Wisconsin	1,034,050
Minnesota	1,165,400	Wyoming	6,000
Mississippi	339,500	Nova Scotia	120,000
Missouri	1,453,750		
Montana	2,580,500	Total	526,970,000

TABLE No. 3.

ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925.

UNDER CIRCULARS OF JANUARY 6, 9, AND 15, 1896.

[See footnote, page 122.]

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
11	H. Clagett	Centreville, Tenn	$1,000	119.3229	$1,193.23
13	Union National Bank of Macomb	Macomb, Ill	30,000	111.50	33,450.00
24	P. M. Robinson	West Union, W. Va	1,000	112	1,120.00
26	Bank of Commerce	Chanute, Kans	1,000	115	1,150.00
27	Henry D. Chute	Westinghouse Electric and Manufacturing Co., Pittsburg, Pa.	100	112	112.00
28	W. R. Brown	Passaic, N. J	100	120	120.00
37	William Wisenburger	11 Wall street, New York	20,000	112	22,400.00
47	F. W. Childs	Brattleboro, Vt	200	112	224.00
50	Camden Safe Deposit and Trust Co	Camden, N. J	25,000	111	27,750.00
50	....do	....do	25,000	111.50	27,875.00
50	....do	....do	25,000	112	28,000.00
54	P. B. Felts	Potecasi, N. C	50	120	60.00
57	Fourth National Bank	Cadiz, Ohio	10,000	112	11,200.00
61	George Wilson	36 Nassau street, New York	5,000	114	5,700.00
77	Harrison National Bank	Cadiz, Ohio	25,000	112	28,000.00
82	Arthur P. Howard	151 West End avenue, New York	50	114	57.00
85	Robert E. Glendinning	400 Chestnut street, Philadelphia, Pa	500,000	112.75	563,750.00
90	First National Bank	Arlington, Mass	5,000	111	5,550.00
90	....do	....do	5,000	111.50	5,575.00
90	....do	....do	5,000	112	5,600.00
90	....do	....do	5,000	112.50	5,625.00
93	Eugene Davis	Spring Hill, Kans	100	113.89	113.89
96	B. F. Welty	Alma, Mich	100	119.3229	119.32
101	Williamsburgh Savings Bank	Brooklyn, N. Y	500,000	111	555,000.00
104	Mrs. B. Epstein	69 East Eighty-second street, N. Y	3,500	112	3,920.00
120	William H. Terrell	Macon, Mo	450	115	517.50
123	Mrs. J. Hoffman	821 North Robie street, Chicago, Ill	500	113	565.00
128	Stoneham National Bank	Stoneham, Mass	10,000	112	11,200.00
136	A. Walton Fleming	1320 F street, Washington, D. C	50	120	60.00
137	Mary E. Fleming	....do	200	120	240.00
138	Otto A. Stoll	Room 14 City Hall, Detroit, Mich	50	120	60.00
143	Ellen Ryan	98 Tremont street, Brooklyn, New York	300	117	351.00
145	Victor S. Sobel	516 North College street, Nashville, Tenn	2,000	119.3229	2,386.46
155	Emanuel Newman	212 Second street, New York	200	112	224.00
165	Joseph Withington	Mattoon, Ill	100	116	116.00
185	Emerson Cole	Guaranty Loan Building, Minneapolis, Minn	1,200	115	1,380.00
189	Adrian H. Jackson	163 East Twenty-seventh street, New York	2,000	114	2,280.00
198	C. Haase	Washburn, Ill	100	115	115.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
203	Suffolk Savings Bank for Seamen and Others	Boston, Mass	$200,000	111.50	$223,000.00
209	Minnie Doerr	142½ North Clark street, Chicago, Ill	500	113	565.00
217	Mary Florence Gorter	1127 Chestnut street, Evansville, Ind	1,500	114.0506	1,710.76
221	George B. Baker	33 South street, Baltimore, Md	10,000	112.50	11,250.00
222	Thomas Torpey	433 Fifth avenue, Leavenworth, Kans	1,000	112.50	1,125.00
226	Albert L. Judson	Albany, N. Y	500,000	113.75	568,750.00
236	Trenton Banking Co	Trenton, N. J	30,000	114	34,200.00
240	J. S. Wood	Vernon, Tex	50	114	57.00
244	E. G. Kusswurm	690 Lincoln avenue, Chicago, Ill	50	115	57.50
247	Second National Bank	Cooperstown, N. Y	30,000	112	33,600.00
251	Third National Bank	Louisville, Ky	20,000	112	22,400.00
253	George C. Paine	Aberdeen, Miss	200	115	230.00
270	Farmers' National Bank	Pennsburg, Pa	10,000	112	11,200.00
273	Nicholas Murphy	Apple River, Ill	1,000	117	1,170.00
274	First National Bank	Litchfield, Ill	15,000	112	16,800.00
281	First National Bank	Greencastle, Pa	1,500	116	1,740.00
283	Arthur B. Wells	Room 914, Association Building, 155 La Salle street, Chicago, Ill	350	113.75	398.12
290	First National Bank	Manhattan, Kans	10,000	112	11,200.00
293	State National Bank	Cleveland, Ohio	100,000	112.80	112,800.00
296	American Mechanics' Funeral Benefit Association	Room 10, No. 631 Chestnut street, Philadelphia, Pa	10,000	112.7814	11,278.14
302	W. W. Funge, jr	San Francisco, Cal	1,000	114	1,140.00
303	People's Bank	Wilkesbarre, Pa	20,000	112.7814	22,556.28
303	....do	....do	15,000	111.5310	16,729.65
306	Littleton National Bank	Littleton, N. H	2,500	112	2,800.00
311	John Greenleaf	Wiscasset, Me	300	112	336.00
314	John P. Deshler	McConnellsville, Ohio	1,200	111	1,332.00
325	Michael Tito	San Antonio, Tex	250	119.3329	298.33
330	Calvin Cain	216 Fourteenth street, Washington, D. C	50	114	57.00
335	Parkersburg National Bank	Parkersburg, W. Va	2,000	112	2,240.00
338	Arthur J. Stevens	Room 710, Chicago Athenæum Building, Chicago, Ill	100	112.50	112.50
339	Kalamazoo County Bank	Schoolcraft, Mich	1,500	112	1,680.00
341	Lorenzo Rank	Care of First National Bank, Aurora, Ill	1,000	112	1,120.00
343	John G. Mooney	Bangor, Me	2,500	111	2,775.00
344	....do	....do	2,500	113	2,825.00
349	Albert W. Weatherbee	Danforth, Me	500	112	560.00
359	Andrew Melgaard	Warren, Minn	200	115	230.00
365	George W. Hoover	Crestline, Ohio	200	112.50	225.00
371	L. B. Harris	Lyndonville, Vt	5,000	112.50	5,625.00
369	First National Bank	Helena, Ark	10,000	114	11,400.00
374	The National Bank of Urbana	Urbana, Ohio	50,000	112	56,000.00
375	National Shoe and Leather Bank	Auburn, Me	25,000	112.03	28,007.50
380	Shaw Piano Co	Erie, Pa	50	121	60.50
385	Schenevus National Bank	Schenevus, N. Y	10,000	112	11,200.00
402	Claude C. Smallwood	Harrodsburg, Ind	100	116	116.00
407	Matteawan National Bank	Matteawan, N. Y	2,500	112.7814	2,819.53

408	....do	....do	2,500	116.6471	2,916.18
411	Mrs. Augusta Gruber	Downing, Wis	50	114	57.00
413	Chas. H. Cook, trustee	Care of Security Trust Co., Philadelphia, Pa	1,000	112.7814	1,127.81
421	John P. Dennett	Arlington, Mass	500	112	560.00
430	FirstNational Bank	Shamokin, Pa	50,000	112	56,000.00
432	H. H. Copeland	Douglas, Kans	250	112	280.00
433	F. J. Brown	226 South Spring street, Los Angeles, Cal	1,000	112	1,120.00
434	Jonas Struble	Monroe, N. J	100	113	113.00
435	Chas. Hansel	Easton, Pa	1,500	112.7814	1,691.72
449	Joseph Morris	Care of John Stick & Bro., New York, N. Y	20,000	112	22,400.00
451	Wm. T. Den	Brownsville, Nebr	5,500	111	6,105.00
454	John A. Hall, trustee	Trenton, N. J	2,200	112.25	2,469.50
457	John A. Hall	....do	2,000	112.25	2,245.00
461	W. G. Saunders	Mount Pleasant, Iowa	1,000	119.3229	1,193.23
462	Alfred Denio	Girard, Pa	25,000	112.7814	28,195.35
465	D. Noonan	Chico, Cal	500	115	575.00
472	W. C. Woodbury	Dover, Me	300	116.6471	349.94
475	John F. Ruggles	West Burke, Vt	1,500	112	1,680.00
482	People's Bank	Lansingburg, N. Y	10,000	112.50	11,250.00
484	Adolph Silberstein, grand secretary	141 Second avenue, New York	30,000	112	33,600.00
489	Allen C. Sawyer	Whitehall, N. Y	3,000	111	3,330.00
491	Phillips National Bank	Phillips, Me	12,500	111	13,875.00
491	....do	....do	12,500	112	14,000.00
492	Big Sandy National Bank	Catlettsburg, Ky	25,000	111	27,750.00
494	Belknap Savings Bank	Laconia, N. Y	1,000	113	1,130.00
495	John C. Deppen	Myerstown, Pa	250	114	285.00
497	First National Bank	Bloomsburg, Pa	20,000	111.80	22,360.00
498	First National Bank of Yarmouth	Yarmouthport, Mass	3,000	112	3,360.00
501	Arthur F. Belcher	Farmington, Me	1,000	112	1,125.00
503	Hannibal Russell	....do	1,000	111	1,110.00
518	John W. Brown	Care of Western Union Telegraph office, Augusta, Ga	250	115	287.50
525	Mrs. Rose Longini	1626 Prairie avenue, Chicago, Ill	300	111.50	334.50
529	Salem National Banking Co	Salem, N. J	5,500	115	6,325.00
534	David Lebermuth	846 Sixth avenue, New York	7,000	111	7,770.00
535	Jos. A. McKillip	Baltimore, Md	4,000	112	4,480.00
540	Reading National Bank	Reading, Pa	50,000	112	56,000.00
542	Cedar Rapids National Bank	Cedar Rapids, Iowa	27,000	111.57	30,123.90
543	Packard National Bank	Greenfield, Mass	25,000	111.01	27,752.50
549	Boatmen's Bank	St. Louis, Mo	105,500	112	118,160.00
550	Mattapan Deposit and Trust Co	South Boston, Mass	14,000	111.02	15,542.80
556	Bank of Charleston, National Banking Association	Charleston, S. C	50,000	111.125	55,562.50
557	....do	....do	50,000	111.625	55,812.50
558	....do	....do	25,000	112	28,000.00
559	....do	....do	25,000	112.25	28,062.50
560	....do	....do	25,000	112.75	28,187.50
561	....do	....do	25,000	112.50	28,125.00
562	L. O. Abbey	Ness City, Kans	1,000	112	1,120.00
566	S. W. Rindskopf	38 Water street, New York	3,000	111	3,330.00
571	Edwin F. Meyer	2009 Prairie avenue, Chicago, Ill	50	125	62.50
575	Lizzie Engelhart	Lansing, Mich	400	111.5310	446.12
577	Mifflin County National Bank	Lewistown, Pa	2,000	116	2,320.00
595	S. Jarmulowsky	54 Canal street, New York	2,000	112	2,240.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
598	Gustav Schmidt	McKeesport, Pa	$1,000	113	$1,130.00
600	Joseph N. Brown	Anderson, S. C	5,000	113.25	5,662.50
602	C. L. Anderson	Kosciusko, Miss	1,000	117	1,170.00
614	Pacific National Bank	Nantucket, Mass	10,000	112	11,200.00
617	First National Bank	Cadiz, Ohio	20,000	114	22,800.00
620	First National Bank	Mifflintown, Pa	19,000	112	21,280.00
625	John A. Weatherbee	Danforth, Me	1,000	111.001	1,110.01
626	do	do	1,000	111.005	1,110.05
635	First National Bank	Emlenton, Pa	5,000	112	5,600.00
637	Fourth National Bank	Columbus, Ga	30,000	115.3391	34,601.73
647	Citizens' National Bank	Tilton, N. H	5,000	111.531	5,576.55
651	Henry Merriam	487 Greene avenue, Brooklyn, N. Y	50	150	75.00
661	Citizens' National Bank	Marietta, Ohio	5,000	118	5,900.00
665	Mrs. Richard Reid	Mount Sterling, Ky	1,000	111	1,110.00
665	do	do	100	113	113.00
666	Arthur B. Chapman	2100 Gilpin street, Denver, Colo	1,000	115	1,150.00
667	Herbert Myrick	Springfield, Mass	100	119.3229	119.32
677	M. P. Levy	113 Pearl street, New York	5,000	111.50	5,575.00
678	do	do	5,000	112.50	5,625.00
683	Henry W. Frost & Co	Savannah, Ga	5,000	111.50	5,575.00
684	do	do	5,000	112.50	5,625.00
694	E. H. Alford	Tallahassee, Fla	5,000	112	5,600.00
695	Central National Bank	Greencastle, Ind	25,000	111	27,750.00
697	Lewis Dusenberg	1318 Sutter street, San Francisco, Cal	30,000	116.625	34,987.50
702	First National Bank	Pasadena, Cal	25,000	116.6471	29,161.78
705	National Bank of Orange County	Chelsea, Vt	15,000	111	16,650.00
709	Aurora National Bank	Aurora, Ind	5,000	111.50	5,575.00
713	Albert W. Akers	Nashville, Tenn	100,000	112.50	112,500.00
713	do	do	100,000	111.25	111,250.00
716	Manayunk National Bank	Philadelphia, Pa	50,000	112	56,000.00
733	George N. Osborne	Michigan City, N. Dak	50	112	56.00
741	Peoples' National Bank	Marlboro, Mass	5,000	112	5,600.00
745	do	do	10,000	111.50	11,150.00
746	Oxford National Bank	Oxford, Mass	3,000	112	3,360.00
749	Albert G. Brock	Nantucket, Mass	100	112.07	112.07
751	Tompkins County National Bank	Ithaca, N. Y	5,000	111.531	5,576.55
759	Bradford National Bank	Bradford, Pa	70,000	111	77,700.00
760	do	do	60,000	112	67,200.00
761	National Bank of South Reading	Wakefield, Mass	25,000	111.25	27,812.50
763	A. L. Leland	59 Congress street, Boston, Mass	100,000	111.5340	111,534.00
768	First National Bank	Wallingford, Conn	20,000	112	22,400.00
770	First National Bank	Susquehanna Depot, Pa	15,000	112	16,800.00
775	Henry Mulberger	Watertown, Wis	1,000	112	1,120.00
777	Searsport National Bank	Searsport, Me	5,000	111.5310	5,576.55
792	Randolph M. Davis, jr	St. Joseph, Mo	50	115	57.50

793	William Fairleigh Enright	St. Joseph, Mo	50	115	57.50
794	Payne and Williams Bank	Fayette, Mo	3,000	114	3,420.00
795	S. A. Underhill	71 Haverhill street, Boston, Mass	1,000	112.05	1,120.50
795	.....do	.....do	1,000	113.05	1,130.50
795	.....do	.....do	1,000	111.05	1,110.50
798	Charles S. Barney	West Union, N.Y	1,300	115	1,495.00
817	John J. Louthan	Canton, Mo	5,000	112	5,600.00
820	John J. Blair	Peebles, Ohio	4,350	115	5,002.50
822	First National Bank	Vevay, Ind	5,000	112	5,600.00
829	Bristol County National Bank	Taunton, Mass	15,000	112.75	16,912.50
834	Essex Savings Bank	Lawrence, Mass	100,000	110.75	110,750.00
835	First National Bank	Fort Dodge, Iowa	10,000	112.125	11,212.50
836	.....do	.....do	10,000	111.125	11,112.50
844	Second National Bank	Toledo, Ohio	50,000	111.10	55,550.00
849	Bankers' National Bank	Chicago, Ill	21,000	111.01	23,312.10
861	Union National Bank	Philadelphia, Pa	25,000	111.5310	27,882.75
862	Stanislas Strozynski	435 Ellis street, San Francisco, Cal	9,000	114.0506	10,264.55
866	Lincoln National Bank	Boston, Mass	40,000	112.10	44,840.00
866	.....do	.....do	20,000	110.76	22,152.00
866	.....do	.....do	40,000	111.76	44,704.00
866	.....do	.....do	30,000	111.04	33,312.00
868	First National Bank	Mount Vernon, Ohio	1,150	112.50	1,293.75
885	First National Bank	Georgetown, Ohio	10,000	112	11,200.00
886	Jeremiah Hosmer	102 Bowdoin street, Boston, Mass	6,500	112	7,280.00
889	Charles W. Carter	Norwich, Conn	1,000	112	1,120.00
899	Warren Institute for Savings	Charlestown, Mass	200,000	111.531	223,062.00
900	Port Chester Savings Bank	Port Chester, N. Y	10,000	113	11,300.00
905	First National Bank	Ashland, Ohio	10,000	112	11,200.00
909	Exchange National Bank	Pittsburg, Pa	50,000	111	55,500.00
910	.....do	.....do	50,000	112	56,000.00
914	Taunton National Bank	Taunton, Mass	20,000	112	22,400.00
915	First National Bank	Cumberland, Md	15,000	112	16,800.00
917	.....do	.....do	15,000	113	16,950.00
918	Charles C. Craft	Crafton, Pa	1,000	111.75	1,117.50
924	Illinois Trust and Savings Bank	Chicago, Ill	100,000	110.875	110,875.00
929	Citizens' National Bank	Marietta, Ohio	1,000	115	1,150.00
931	Savings and Trust Co	Cleveland, Ohio	50,000	112	56,000.00
942	Yonkers Savings Bank	Yonkers, N. Y	50,000	111.50	55,750.00
953	John M. Stief	Meyersdale, Pa	2,000	112	2,240.00
957	First National Bank	Grafton, W. Va	10,000	113.50	11,350.00
958	.....do	.....do	10,000	114	11,400.00
959	George W. Bauer	1148 Seventh street SW., Washington, D. C	400	112.7814	451.13
961	Thomas E. Davis	Grafton, W. Va	10,000	112	11,200.00
964	Arthur T. Cate	Wolfboro, N. H	500	111	555.00
965	Ipswich Savings Bank	Ipswich, Mass	5,000	112	5,600.00
968	Port Chester Savings Bank	Port Chester, N. Y	10,000	111	11,100.00
970	Bank of Athens	Athens, Ohio	11,000	111	12,210.00
972	Timothy Driscoll	Reading, Shasta County, Cal	1,000	117	1,170.00
977	Lynn Institution for Savings	Lynn, Mass	25,000	111	27,750.00
981	Francis F. Emery	105 Bedford street, Boston, Mass	1,000	111	1,110.00
989	United States National Bank	Pittsburg, Pa	50,000	111.05	55,525.00
1008	German Savings Bank	New Orleans, La	25,000	112	28,000.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
1016	Winthrop National Bank	Boston, Mass	$10,000	112.50	$11,250.00
1017	.....do	.....do	10,000	112	11,200.00
1018	.....do	.....do	10,000	111.50	11,150.00
1019	.....do	.....do	10,000	111	11,100.00
1022	.....do	.....do	100,000	111.51	111,510.00
1026	.....do	.....do	50,000	111.532	55,766.00
1030	J. G. L. Ackerman, cashier	Schenectady, N. Y	5,000	111.50	5,575.00
1031	National Bank of Commerce	Tacoma, Wash	4,000	114	4,560.00
1032	First National Bank	Portsmouth, N. H	25,000	112.1875	28,046.88
1033	.....do	.....do	25,000	111.1250	27,781.25
1036	Merchants Loan and Trust Co	Chicago, Ill	100,000	110.75	110,750.00
1042	.....do	.....do	100,000	110.84	110,840.00
1043	.....do	.....do	100,000	110.82	110,820.00
1049	First National Bank	Lynn, Mass	25,000	111.50	27,875.00
1050	.....do	.....do	25,000	111.25	27,812.50
1052	First National Bank, Buchanan County	St. Joseph, Mo	2,000	111	2,220.00
1058	Warren National Bank	Peabody, Mass	20,000	111	22,200.00
1059	.....do	.....do	20,000	112	22,400.00
1060	.....do	.....do	20,000	113	22,600.00
1064	The Bank of California	San Francisco, Cal	50,000	114.05	57,025.00
1065	.....do	.....do	100,000	111.531	111,531.00
1066	Charles E. Berry	Danforth, Me	1,000	112.001	1,120.01
1067	.....do	.....do	1,000	111.05	1,110.50
1068	.....do	.....do	1,000	111.001	1,110.01
1069	Mrs. Jno. A. Wetherbee	.....do	500	112.006	560.03
1078	Bernhard Schartan	Giant, Contra Costa County, Cal	2,000	115	2,300.00
1080	First National Bank	Plattsburg, Mo	12,500	112.50	14,062.50
1084	F. W. Wilcox	Minonk, Ill	500	112	560.00
1085	The Bank of California	San Francisco, Cal	100,000	112.78	112,780.00
1089	National Exchange Bank	Steubenville, Ohio	20,000	112.50	22,500.00
1090	National Bank of Brookville	Brookville, Pa	10,000	113	11,300.00
1092	First National Bank	Waterloo, Iowa	50,000	111	55,500.00
1098	J. W. Broughton	705 Rialto Building, Chicago, Ill	300	112.25	336.75
1099	Gertrude Smith	Carrollton, Ky	2,000	111	2,220.00
1100	Carrollton National Bank	.....do	5,000	111	5,550.00
1102	Wolfe & Sons	Danville, Ohio	2,000	112.7814	2,255.63
1106	Amesbury National Bank	Amesbury, Mass	10,000	111.125	11,112.50
1107	.....do	.....do	10,000	112.125	11,212.50
1109	First National Bank	Richmond, Me	2,500	112	2,800.00
1111	George H. Harris	2821 North Twelfth street, Philadelphia, Pa	2,000	112	2,240.00
1117	Royal Trust Co	Chicago, Ill	100	120	120.00
1140	J. V. Dawes	Cleveland, Ohio	2,000	111.5310	2,230.62
1146	First National Bank	Lewiston, Me	15,000	114.0506	17,107.59
1148	Granite Savings Bank and Trust Co	Barre, Vt	2,000	114.05	2,281.00
1151	F. H. Almstedt	Louisville, Ky	10,000	111	11,100.00

1169	Parke Bank	Rockville, Ind	5,000	112	5,600.00
1172	F. G. Farrell	Jacksonville, Ill	1,000	112	1,120.00
1174	First National Bank	Murphysboro, Ill	12,500	111.25	13,906.25
1179	Bangor Savings Bank	Bangor, Me	15,000	111.531	16,729.65
1180	do	do	20,000	112.7814	22,556.28
1184	W. T. Whitsett	Whitsett, Guilford County, N. C	500	119.3229	596.61
1185	Abel H. Proctor	Room 219, John Hancock Building, Boston, Mass	24,000	112	26,880.00
1191	Manufacturers' National Bank	Baltimore, Md	25,000	111.75	27,937.50
1194	F. P. McCormick	518 Massachusetts Building, Kansas City, Mo	15,000	112.10	16,815.00
1204	Minnie G. Levy	733 Madison avenue, New York	1,000	112.50	1,125.00
1210	Clinton National Bank	Clinton, Conn	5,000	112.88	5,644.00
1211	do	do	4,000	113.30	4,532.00
1217	William Krause	124 Dearborn avenue, Chicago, Ill	250	112	280.00
1220	First National Bank of Butte	Butte, Mont	25,000	111	27,750.00
1222	Chas. F. Miller	Cheyenne, Wyo	2,000	119.50	2,390.00
1235	First National Bank	Plymouth, Pa	15,000	111	16,650.00
1243	Farmers and Mechanics Savings Bank	Minneapolis, Minn	50,000	111.551	55,775.50
1244	National Bank of Newbury	Wells River, Vt	30,000	112	33,600.00
1244	do	do	20,000	111	22,200.00
1246	New First National Bank	Meadville, Pa	25,000	113	28,250.00
1249	National City Bank	Lynn, Mass	20,000	112	22,400.00
1251	J. H. D. Ridder	Saratoga Springs, N. Y	1,000	112	1,120.00
1252	Eliot National Bank	Boston, Mass	100,000	111	111,000.00
1255	John De Laittre	Minnesota Fire Insurance Co., Minneapolis, Minn	3,000	111	3,330.00
1261	Northern National Bank	Toledo, Ohio	25,000	111.50	27,875.00
1265	Lynn Safe Deposit and Trust Co	Lynn, Mass	25,000	111	27,750.00
1266	Lynn National Bank	do	25,000	111	27,750.00
1279	First National Bank	St. Augustine, Fla	25,000	112	28,000.00
1281	Union National Bank	Pittsburg, Pa	10,000	112.25	11,225.00
1282	do	do	20,000	112	22,400.00
1283	do	do	20,000	111	22,200.00
1298	Arthur M. Mundt	121 Franklin street, New York	1,000	112	1,120.00
1300	Equitable National Bank	Baltimore, Md	50,000	111	55,500.00
1315	Farmers and Mechanics' National Bank	Frederick, Md	10,000	112.7814	11,278.14
1319	Baxter National Bank	Rutland, Vt	20,000	112.7814	22,556.28
1326	German-American Savings Bank	Burlington, Iowa	15,000	114.0506	17,107.59
1328	Northern Trust Co	103 La Salle street, Chicago, Ill	100,000	111	111,000.00
1338	Horatio N. Slater	Webster, Mass	100,000	112.7814	112,781.40
1338	do	do	100,000	111.5310	111,531.00
1345	Robt. Glendinning & Co	400 Chestnut street, Philadelphia, Pa	100,000	111.50	111,500.00
1348	E. W. Cave	Houston, Tex	100	115	115.00
1351	First National Bank	Woodstown, N. J	3,000	119.3229	3,579.69
1357	John Dexter Locke	4 Lafayette square, Washington, D. C	200	112	224.00
1361	F. C. Moore	46 Cedar street, New York	5,000	113	5,650.00
1373	A. D. Ensign	6104 Woodlawn avenue, Chicago, Ill	90,000	110.77	99,693.00
1386	Charles Ahrenfeldt & Son	52 Murray street, New York	5,000	112	5,600.00
1417	Hecht Bros. & Co	215 Federal street, Boston, Mass	50,000	111	55,500.00
1418	First National Bank	Niles, Ohio	40,000	112.7815	45,112.60
1427	Frances L. Faris	Kansas City, Kans	500	112.25	561.25
1428	Mary E. Barker	do	5,000	112.25	5,612.50
1435	First National Bank	Belleville, Ill	10,000	112	11,200.00
1436	do	do	10,000	111	11,100.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
1443	New Orleans National Bank	New Orleans, La	$100,000	114.0506	$114,050.60
1444	Vermont National Bank	Brattleboro, Vt	5,000	111.25	5,562.50
1451	People's Trust Co	172 Montague street, Brooklyn, N. Y	100,000	112.7814	112,781.40
1457	Hibernia National Bank	New Orleans, La	50,000	111.5310	55,765.50
1470	Nevada Bank	San Francisco, Cal	200,000	115	230,000.00
1471	Nevada Bank of San Francisco	do	100,000	114	114,000.00
1471	do	do	100,000	113.25	113,250.00
1471	do	do	100,000	112.80	112,800.00
1474	H. W. Lamborton	Winona, Minn	30,000	111	33,300.00
1475	C. F. Akers	Orlando, Fla	150,000	113.125	169,687.50
1475	do	do	250,000	112.125	280,312.50
1491	E. Virginia Kennedy	2627 Decatur street, Omaha, Nebr	500	112	560.00
1493	Farmers' National Bank	Webster City, Iowa	12,500	110.85	13,856.25
1495	George A. Foster	487 West Lake street, Chicago, Ill	100	112	112.00
1497	Citizens' Bank of Juneau	Juneau, Wis	1,000	114.0506	1,140.51
1502	S. J. Curtis	125 West Twenty-first street, New York	1,000	111	1,110.00
1512	William B. Wright	Orwell, Vt	1,000	114	1,140.00
1520	Mrs. Dora Bearman	908 Edmond street St. Joseph, Mo	10,000	112	11,200.00
1523	Abraham Baer	110 East Seventy-eighth street, New York	3,000	112	3,360.00
1538	Daniel M. Bonney	Farmington, Me	13,000	111	14,430.00
1553	John Blackmar	Columbus, Ga	5,000	115	5,750.00
1557	Henry Hubertus	Dansville, N. Y	500	112.50	562.50
1559	M. M. Green	127 Front street, New York	5,000	110.75	5,537.50
1570	First State Bank	Columbus, Miss	20,000	112	22,400.00
1577	H. C. Leistikow	Meadville, Pa	500	111.50	557.50
1583	Mrs. Florence J. Wheat	Putney, Vt	2,000	112	2,240.00
1595	A. Elizabeth Deppen	Meyerstown, Pa	50	114	57.00
1596	George H. Marsh	Mankato, Minn	10,000	116.70	11,670.00
1597	B. F. Beans	Elk Grove, Cal	2,500	113.50	2,837.50
1599	Lucius P. Barry	Saxtons River, Vt	300	113	339.00
1606	Fidelity Title and Deposit Co	Newark, N. J	55,000	111	61,050.00
1627	Drovers' and Mechanics' National Bank	Baltimore, Md	6,000	111	6,660.00
1674	National State Bank	Newark, N. J	25,000	111.60	27,900.00
1675	Leesburg and County State Bank	Leesburg, Fla	3,000	112	3,360.00
1677	First National Bank	Ipswich, Mass	2,000	111	2,220.00
1679	Brookline National Bank	Brookline, Mass	25,000	111	27,750.00
1681	First National Bank	Marengo, Iowa	12,500	111	13,875.00
1687	Eutaw Savings Bank	Baltimore, Md	100,000	111	111,000.00
1689	Doylestown National Bank	Doylestown, Pa	10,000	112	11,200.00
1690	do	do	10,000	111	11,100.00
1694	Agnes Scott	235 Pelham Road, Germantown, Pa	1,400	112	1,568.00
1710	Avery Horton	70 Howard avenue, Utica, N. Y	10,000	112	11,200.00
1718	H. S. Howe	The Bancroft, Washington, D. C	5,000	115	5,750.00
1732	First National Bank	West Point, Nebr	12,000	111	13,320.00
1733	Jenkintown National Bank	Jenkintown, Pa	10,000	112	11,200.00

1736	Baker-Boyer National Bank	Walla Walla, Wash	50,000	113	56,500.00
1737	A. G. Verrinder	96 Broadway, New York	10,000	111.125	11,112.50
1770	National Bank of Republic	Washington, D. C	3,000	111.50	3,345.00
1778	Shelburne Falls Savings Bank	Shelburne Falls, Mass	10,000	111	11,100.00
1780	Shelburne Falls National Bank	do	25,000	112	28,000.00
1786	H. A. Thompson Banking Co	Salineville, Ohio	2,500	112.80	2,820.00
1789	George S. Sharp	do	1,600	112	1,792.00
1790	Bell Sharp	do	2,700	112	3,024.00
1791	W. P. Sharp	do	1,800	112	2,016.00
1793	American Exchange Bank	St. Louis, Mo	50,000	112.50	56,250.00
1794	do	do	50,000	112	56,000.00
1796	Nebraska National Bank	Omaha, Nebr	25,000	110.75	27,687.50
1797	Ed. Murphy	do	5,000	111	5,550.00
1798	J. S. Collins	do	5,000	112	5,600.00
1799	Nettie W. Collins	do	5,000	112	5,600.00
1800	Nebraska National Bank	do	25,000	111.75	27,937.50
1811	Sutro & Co	San Francisco, Cal	50,000	111.66	55,830.00
1812	do	do	100,000	113.06	113,060.00
1813	do	do	100,000	114.13	114,130.00
1820	I. W. Taussig	111 Wall street, New York	1,000	112	1,120.00
1837	Theo. W. Myers & Co	47 New street, New York	50,000	111	55,500.00
1846	Alonzo H. Evans	36 School street, Boston, Mass	25,000	111.531	27,882.75
1849	National Bank of Commonwealth	Boston, Mass	100,000	110.75	110,750.00
1849	do	do	100,000	111	111,000.00
1849	do	do	100,000	111.25	111,250.00
1850	First National Bank	do	25,000	112	28,000.00
1851	Guilford Dudley	Topeka, Kans	10,000	111.50	11,150.00
1852	Harry Finson	Giant, Cal	500	112.20	561.00
1855	E. D. Robie	1331 Twenty-first street, Washington, D. C	50	116	58.00
1860	Old Colony National Bank	Plymouth, Mass	2,500	112	2,800.00
1861	do	do	25,000	111.50	27,875.00
1862	William T. Cunningham	Gloucester, Mass	10,000	111.05	11,105.00
1863	Tower, Giddings & Co	Boston, Mass	5,000	111	5,550.00
1875	Merchants' National Bank	do	100,000	111.60	111,600.00
1887	Hoskier, Wood & Co	46 Exchange place, New York	62,000	111.16	68,919.20
1905	Farmers and Traders' Bank	Hillsboro, Ohio	20,000	111.50	22,300.00
1912	First National Bank	Danville, Pa	25,000	111	27,750.00
1917	Western Travelers' Accident Association	Grand Island, Nebr	1,000	111	1,110.00
1929	Quaker City National Bank	Philadelphia, Pa	10,000	112.50	11,250.00
1933	Maria W. Andreas	1 Broadway, New York	12,000	113.15	13,578.00
1936	Quinsigamond National Bank	Worcester, Mass	10,000	111	11,100.00
1939	Worcester Five Cents' Savings Bank	do	15,000	111.50	16,725.00
1940	do	do	15,000	112.50	16,875.00
1945	Orrin E. Frazee	318 Bissell Block, Pittsburg, Pa	1,600	111	1,776.00
1947	Edwin J. Remick	7 Water street, Room 509, Boston, Mass	120,000	112.7814	135,337.68
1966	Union National Bank	Huntingdon, Pa	50,000	111	55,500.00
1971	Central National Bank	Troy, N. Y	50,000	111.05	55,525.00
1979	Karl Von Wagner	McKees Rocks, Pa	200	111	222.00
1989	Milford National Bank	Milford, Mass	25,000	112	28,000.00
2013	E. J. Barden	914 P street NW., Washington, D. C	50	118	59.00
2015	Second National Bank	Allentown, Pa	25,000	111.01	27,752.50
2015	do	do	25,000	111.54	27,885.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
2016	Mary E. Fleming	1320 F street, Washington, D. C.	$1,100	113	$1,243.00
2020	Kinsman National Bank	Kinsman, Ohio	12,500	111.531	13,941.38
2023	State Street Safe Deposit and Trust Co	Boston, Mass	25,000	112	28,000.00
2024	....do	....do	60,000	111.25	66,750.00
2027	J. Wendell P. Ome	48 Oxford street, Lynn, Mass	1,500	112	1,680.00
2028	Medford Savings Bank	Medford, Mass	25,000	112	27,750.00
2047	People's National Bank	Brattleboro, Vt	5,000	111.60	5,580.00
2076	Erie County Savings Bank	Buffalo, N. Y	250,000	111	277,500.00
2079	First National Bank	Winchendon, Mass	34,000	111.10	37,774.00
2080	National Phenix Bank	Westerly, R. I	20,000	112	22,400.00
2081	....do	....do	20,000	111.50	22,300.00
2082	....do	....do	20,000	111	22,200.00
2084	August W. Nitsch	111 East Fifty-fourth street, New York	100,000	111.10	111,100.00
2085	....do	....do	100,000	112.10	112,100.00
2088	Wm. Strachey	665 Lexington avenue, New York	100,000	111.60	111,600.00
2089	First National Bank	Wilkinsburg, Pa	10,000	111.50	11,150.00
2090	City National Bank	Springfield, Mass	50,000	112	56,000.00
2091	The Society for Savings in the city of Cleveland	Cleveland, Ohio	75,000	111.50	83,625.00
2092	First National Bank	Allegheny, Pa	2,000	112.7814	2 255.63
2093	Commercial Bank	Martins Ferry, Ohio	5,000	112.50	5 625.00
2096	National Union Bank	Monticello, N. Y	25,000	111	27,750.00
2097	First National Bank	Salem, Mass	25,000	112	28,000.00
2099	Wm. R. Holden	P. O. Box 73, Paterson, N. J	20,000	112.80	22,560.00
2100	Dave D. Newman	210 Main street, Paterson, N. J	20,000	111.60	22,320.00
2101	Jacob Harris	7 Water street, Boston, Mass	100,000	111.531	111,531.00
2102	....do	....do	75,000	113	84,750.00
2106	Mary L. Prouty	Spencer, Mass	5,000	111.60	5,580.00
2107	Alonzo P. Weeks	28 State street, Boston, Mass	4,000	112	4,480.00
2107	....do	....do	2,500	111.25	2,781.25
2108	Wayne County Savings Bank	Honesdale, Pa	20,250	112	22,680.00
2110	Henry R. Tracey	20 Montrose street, Roxbury, Mass	3,000	111.50	3,345.00
2113	Rhode Island Hospital Trust Co	Providence, R. I	200,000	111.54	223,080.00
2114	....do	....do	300,000	110.92	332,760.00
2123	Springfield Safe Deposit and Trust Co	Springfield, Mass	20,400	111	22,644.00
2191	First National Bank	Allegheny, Pa	50,000	112.7814	56,390.70
2206	W. R. Thompson & Co	Pittsburg, Pa	25,000	112	28,000.00
2221	Henry P. Murray	Worcester, Mass	500	112	560.00
2226	Henry I. Dorr, M. D	Cherry, above Seventeenth street, Philadelphia, Pa	5,000	111.5310	5,576.55
2230	Pittsburg National Bank of Commerce	Pittsburg, Pa	6,000	114.05	6,843.00
2236	A. P. Newton	Emlenton, Pa	2,000	112.50	2,250.00
2237	First National Bank	New Kensington, Pa	7,500	112.50	8,437.50
2238	....do	....do	10,000	111	11,100.00
2246	I. Bartlett Patten	Boston, Mass	4,000	112	4,480.00
2271	First National Bank	Fresno, Cal	10,000	114.0506	11,405.06
2272	....do	....do	10,000	119.3229	11,932.29

2283	Citizens' National Bank	Pottstown, Pa	5,000	111.5310	5,576.55
2284	....do	....do	5,000	112.7814	5,639.07
2293	Knoxville National Bank	Knoxville, Iowa	15,000	111	16,650.00
2297	T. J. Allison	Statesville, N. C	10,000	112	11,200.00
2298	Harry Finson	Giant, Cal	2,000	116.25	2,325.00
2299	The Lamprecht Bros. Co	Cleveland, Ohio	100,000	112.80	112,800.00
2300	....do	....do	100,000	112	112,000.00
2301	....do	....do	100,000	111.531	111,531.00
2310	Riggs & Co	Washington, D. C	100,000	112	112,000.00
2311	....do	....do	100,000	111	111,000.00
2312	....do	....do	100,000	111.0625	111,062.50
2313	George H. Carleton, administrator	44 Washington street, Haverhill, Mass	10,000	112	11,200.00
2314	....do	....do	5,000	111.50	5,575.00
2315	....do	....do	5,000	111	5,550.00
2316	....do	....do	5,000	110.75	5,537.50
2326	Bank of Ohio Valley	Wheeling, W. Va	9,000	114	10,260.00
2334	The National Branch Bank	Madison, Ind	25,000	111.5310	27,882.75
2345	Amos B. McNairy	Cleveland, Ohio	15,000	112.02	16,803.00
2352	First National Bank	Concord, N. H	20,000	111	22,200.00
2353	....do	....do	20,000	111.50	22,300.00
2354	....do	....do	20,000	112	22,400.00
2355	Merchants' National Bank	New Bedford, Mass	2,000	111.32	2,226.40
2355	....do	....do	5,000	111	5,550.00
2362	Portland Trust Co	Portland, Me	35,000	111.26	38,941.00
2370	Vineland National Bank	Vineland, N. J	7,000	111	7,770.00
2382	George Douglas Miller	125 State street, Albany, N. Y	4,000	111.01	4,440.40
2383	....do	....do	1,000	111.35	1,113.50
2402	First National Bank	Belleville, Ill	10,000	111	11,100.00
2403	....do	....do	10,000	112	11,200.00
2405	Charles L. Pack	Cleveland, Ohio	10,000	111.26	11,126.00
2406	William L. Shearer	48 Canal street, Boston, Mass	18,000	111	19,980.00
2409	Somerville National Bank	Somerville, Mass	5,000	110.75	5,537.50
2410	....do	....do	5,000	111	5,550.00
2411	....do	....do	5,000	111.25	5,562.50
2412	....do	....do	5,000	111.50	5,575.00
2413	....do	....do	5,000	111.75	5,587.50
2414	....do	....do	5,000	112	5,600.00
2422	National Bank of Commerce	Cleveland, Ohio	50,000	112	56,000.00
2430	Cape Ann National Bank	Gloucester, Mass	1,000	120	1,200.00
2431	....do	....do	1,000	114	1,140.00
2432	....do	....do	1,000	112	1,120.00
2436	Edward M. Adams	New Bedford, Mass	100	112	112.00
2438	William H. Pitman, trustee	....do	12,000	111.02	13,322.40
2439	William D. Howland	....do	4,000	112	4,480.00
2448	Second National Bank	Danville, Ill	25,000	111	27,750.00
2473	Natick National Bank	Natick, Mass	500	112	560.00
2477	....do	....do	30,500	111.12	33,891.60
2480	Susanne Williams	Middleport, Ohio	800	112	896.00
2481	First National Bank	Marietta, Ohio	25,000	111.5310	27,882.75
2484	Housatonic National Bank	Stockbridge, Mass	6,000	112	6,720.00
2491	Irving W. Pollard and Abraham White	North Cambridge, Mass	200,000	110.75	221,500.00
2499	A. White	15 State street, Boston, Mass	400,000	111.0050	444,020.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
2506	Provident Savings Bank	Baltimore, Md	$20,000	111	$22,200.00
2514	First National Bank	Shippensburg, Pa	5,000	112	5,600.00
2532	Allen H. Bennett	Beverly, Mass	5,000	111.75	5,587.50
2539	Montgomery County National Bank	Rockville, Md	10,000	111	11,100.00
2541	Merchants' National Bank	Portland, Me	50,000	111.60	55,800.00
2542	.....do	.....do	30,000	111	33,300.00
2545	Veazie National Bank	Bangor, Me	20,000	111.5310	22,306.20
2550	First National Bank	Wellston, Ohio	12,500	112.50	14,062.50
2551	.....do	.....do	12,500	111.50	13,937.50
2554	.....do	Portland, Me	50,000	111.05	55,525.00
2567	Woodbury & Moulton	.....do	8,000	111.25	8,900.00
2570	Fourth National Bank	Columbus, Ga	42,500	112.7814	47,932.10
2585	Kuhn, Loeb & Co	27 Pine street, New York	650,000	113	734,500.00
2586	.....do	.....do	650,000	112	728,000.00
2587	.....do	.....do	650,000	111.50	724,750.00
2588	.....do	.....do	650,000	111	721,500.00
2596	Henry M. Bancroft	118 West Twenty-first street, New York	75,000	111.0369	83,277.68
2597	James C. Ritchie	273 West One hundred and thirty-first street, New York	60,000	110.9159	66,549.54
2598	Allen Roswell Sheffer	23 Washington place, East Orange, N. J	100,000	110.7891	110,789.10
2601	Santa Rosa National Bank	Santa Rosa, Cal	30,000	111.5310	33,459.30
2642	German-American Bank	Baltimore, Md	10,000	111	11,100.00
2688	Kitchen & Co	New York	5,000	111.21	5,560.50
2688	.....do	.....do	5,000	111.15	5,557.50
2688	.....do	.....do	5,000	111.08	5,554.00
2688	.....do	.....do	5,000	111.01	5,550.50
2695	Provident Institution for Savings	Jersey City, N. J	50,000	110.80	55,400.00
2696	.....do	.....do	50,000	111.30	55,650.00
2697	.....do	.....do	50,000	111.80	55,900.00
2707	Merchants' National Bank	Richmond, Va	30,000	111.01	33,303.00
2708	.....do	.....do	30,000	111.51	33,453.00
2715	Van Emburg & Atterbury	2 Nassau street, New York	5,000	112.625	5,631.25
2729	Maitland, Phelps & Co	New York	125,000	111	138,750.00
2750	Adelbert B. Orcutt	Mechanicville, N. Y	15,000	111.125	16,668.75
2753	Mrs. Lerria T. Scarritt	27 Orange street, East Orange, N. J	25,000	111.55	27,887.50
2789	John A. Riley	Littleton, N. H	47,000	111.125	52,228.75
2802	Russak Bros. & Herzog	46 Exchange place, New York	25,000	111	27,750.00
2813	National Exchange Bank	Baltimore, Md	200,000	110.76	221,520.00
2823	Vermilye & Co	New York	10,000	111.75	11,175.00
2823	.....do	.....do	8,000	112	8,960.00
2825	Third National Bank	.....do	500,000	110.91	554,550.00
2826	.....do	.....do	500,000	110.71	553,550.00
2837	F. W. Barnes	207 West First street, Oswego, N. Y	500	114	570.00
2841	J. A. Satterwhite	New York	100	115	115.00
2849	Halifax Banking Co	Halifax, Nova Scotia	50,000	112.25	56,125.00
2858	J. W. Tomblin	Arapahoe, Nebr	50	114	57.00

2869	Northern National Bank	Lancaster, Pa	15,000	110.75	16,612.50
2886	William Frederick Sebert	353 Clinton street, Brooklyn, N. Y	12,000	111.15	13,338.00
2894	Valley National Bank	Des Moines, Iowa	5,000	111	5,550.00
2903	E. Beekman Underhill, jr	80 Broadway, New York	50	130.8749	65.44
2918	Harry A. Ensign	Englewood, N. J	100,000	111.03	111,030.00
2920	Saybrook Bank	Saybrook, Ill	1,000	112.25	1,122.50
2957	James W. Goodwin	Haverhill, Mass	5,000	111.50	5,575.00
2961	Keene National Bank	Keene, N. H	25,000	113	28,250.00
2962	....do	....do	20,000	112	22,400.00
2964	Citizens' Cooperative Bank	Haverhill, Mass	10,000	112	11,200.00
2966	James W. Goodwin	....do	5,000	111	5,550.00
2971	First National Bank	Concord, N. H	10,000	112.50	11,250.00
2975	National Bank Western of Pennsylvania	Pittsburg, Pa	50,000	111.50	55,750.00
2982	International Trust Co	Boston, Mass	25,000	112.12	28,030.00
2983	....do	....do	150,000	112.02	168,030.00
2984	....do	....do	150,000	111.80	167,700.00
2985	....do	....do	150,000	111.01	166,515.00
3003	M. E. Moehler	148 West Ninety-fourth street, New York	200	111	222.00
3004	John F. Seely	18 New street, New York	500	111	555.00
3008	Nelson H. Henry	14 East Tenth street, New York	3,000	112	3,360.00
3017	C. Schumacher & Co	New York	25,000	111.80	27,950.00
3018	....do	....do	25,000	111.30	27,825.00
3019	....do	.... do	50,000	111	55,500.00
3099	Latham, Alexander & Co	16 and 18 Wall street, New York	2,000	111	2,220.00
3101	Douglas & Jones	18 New street, New York	100	112.4	112.40
3129	John A. Donaldson	Fifth Avenue Hotel, New York	475,000	111.65	530,337.50
3140	Wachusett National Bank	Fitchburg, Mass	5,000	111.78	5,589.00
3146	Montpelier Savings Bank and Trust Co	Montpelier, Vt	5,000	111.84	5,592.00
3158	First National Bank	San Francisco, Cal	10,000	112.50	11,250.00
3159	....do	....do	10,000	112.125	11,212.50
3160	....do	....do	10,000	112.0625	11,206.25
3161	....do	....do	10,000	112	11,200.00
3162	....do	....do	10,000	111.75	11,175.00
3195	Augusta Safe Deposit and Trust Co	Augusta, Me	20,000	111.5310	22,306.20
3199	R. C. Dorsett	25 Pine street, New York	10,000	111.55	11,155.00
3204	Hambleton & Co	Baltimore, Md	1,000	111	1,110.00
3205	....do	....do	1,000	111.50	1,115.00
3205	....do	....do	1,000	112	1,120.00
3206	....do	....do	1,000	112.50	1,125.00
3234	People's Savings and Loan Association	Cleveland, Ohio	25,000	111	27,750.00
3242	George Craine	329 West Twenty-third street, New York	640,000	112.16	717,824.00
3246	Kidder, Peabody & Co	Boston, Mass	30,000	111.06	33,318.00
3266	Davis Bros	718 Market street, San Francisco, Cal	10,000	111	11,100.00
3271	Merchants' National Bank	Richmond, Va	25,000	111	27,750.00
3278	First National Bank	Mattoon, Ill	12,500	114.50	14,312.50
3289	W. M. Dain & Co	Bath, Me	1,500	111	1,665.00
3295	New Hampshire Savings Bank	Concord, N. H	10,000	113.50	11,350.00
3311	Connecticut Savings Bank	New Haven, Conn	30,000	111	33,300.00
3314	Salvatore Cantoni	49 Wall street, New York	25,000	112.50	28,125.00
3324	National Park Bank	New York	10,000	112	11,200.00
3335	Isaac N. Walter	529 and 531 Market street, San Francisco, Cal	25,000	111	27,750.00
3336	David N. Walter	San Francisco, Cal	25,000	111.50	27,875.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
3345	Joseph H. Lee	3236 K street NW., Washington, D. C	$5,000	112.05	$5,602.50
3362	State of California	Sacramento, Cal	50,000	112	56,000.00
3402	A. R. Pick & Co	29 Broad street, New York	10,000	111.13	11,113.00
3403	do	do	10,000	111.01	11,101.00
3412	J. S. Bache & Co	47 Exchange Place, New York	45,000	111	49,950.00
3409	Knauth, Nachod & Kuhne	13 William street, New York	25,000	111.10	27,775.00
3420	H. P. Goldschmidt & Co	P. O. box 2491, New York	40,000	111.53	44,612.00
3421	H. P. Goldschmidt	53 Exchange Place, New York	50,000	111.03	55,515.00
3429	Kidder, Peabody & Co	Boston, Mass	8,000	111.55	8,924.00
3432	do	do	20,000	112.26	22,452.00
3440	do	do	2,000	111	2,220.00
3448	Valley National Bank	Chambersburg, Pa	10,000	111.5310	11,153.10
3449	do	do	10,000	112.7814	11,278,14
3492	T. A. Swords	129 Perkins street, East Somerville, Mass	25,000	111.05	27,762.50
3495	Wm. E. Rice	41 Elm street, Worcester, Mass	30,000	112	33,600.00
3496	Laidlaw & Co	14 Wall street, New York	10,000	110.965	11,096.50
3498	do	do	10,000	111.531	11,153.10
3499	W. J. Hayes & Sons	Cleveland, Ohio	30,000	111.05	33,315.00
3528	Hancock National Bank, account of Mills & Blanchard	Boston, Mass	75,000	111	83,250.00
3553	Laidlaw & Co	14 Wall street, New York	20,000	110.75	22,150.00
3569	Half Dime Savings Bank	Orange, N. J	50,000	112	56,000.00
3577	F. Stanley Knox	170 Dearborn street, Chicago, Ill	100,000	112.50	112,500.00
3579	Warren Savings Bank Co	Warren, Ohio	1,200	114	1,368.00
3581	C. S. Eaglesfield	1014 College avenue, Indianapolis, Ind	120,000	111	133,200.00
3586	J. M. Freeman	Box 296, Hinsdale, N. H	100,000	114	114,000.00
3596	Blair & Co	33 Wall street, New York	250,000	111.03	277,575.00
3597	do	do	250,000	111.27	278,175.00
3598	do	do	150,000	111.55	167,325.00
3599	do	do	350,000	111.81	391,335.00
3603	Boatmen's Bank	St. Louis, Mo	2,500	112	2,800.00
3624	Lehman Bros	16 William street, New York	125,000	111	138,750.00
3643	I. & S. Wormser	15 Broad street, New York	300,000	112.03	336,090.00
3644	Drovers and Mechanics' National Bank	Baltimore, Md	11,000	111	12,210.00
3656	American National Bank	Findlay, Ohio	5,000	113	5,650.00
3656	do	do	1,000	119.3229	1,193.23
3659	Cheshire National Bank	Keene, N. H	10,000	112	11,200.00
3665	I. & S. Wormser	15 Broad street, New York	300,000	111.50	334,500.00
3676	Minnie Keenan	362 Sixth avenue, New York	1,000	114	1,140.00
3681	R. C. Pentland	133 East Forty-sixth street, New York	60,000	113	67,800.00
3699	Peoples National Bank	Leesburg, Va	12,500	112	14,000.00
3710	Hancock National Bank	Boston, Mass	79,500	111	88,245.00
3711	do	do	73,050	111.50	81,450.75
3712	do	do	100,800	112	112,896.00
3713	do	do	51,000	112.50	57,375.00
3714	do	do	17,250	112.7814	19,454.79

3715	.....do	.....do	15,000	113	16,950.00
3716	.....do	.....do	10,000	113.50	11,350.00
3717	.....do	.....do	6,400	114	7,296.00
3718	.....do	.....do	25,000	114.1010	28,525.25
3719	.....do	.....do	1,000	120	1,200.00
3737	George Nebeker	Southeast corner Tenth and Oxford, Philadelphia, Pa	100,000	111	111,000.00
3737	.....do	.....do	100,000	112	112,000.00
3738	Second National bank	Haverhill, Mass	10,000	111	11,100.00
3739	Woodbury & Moulton	Portland, Me	80,000	111.25	89,000.00
3742	John E. Gale	Haverhill, Mass	5,000	111.13	5,556.50
3771	Northwestern National Bank	Philadelphia, Pa	100,000	111	111,000.00
3778	Iron National Bank	Plattsburg, N. Y	25,000	111	27,750.00
3781	Allegheny National Bank	Pittsburg, Pa	100,000	111	111,000.00
3788	Beacon Trust Co	89 State street, Boston, Mass	5,000	110.875	5,543.75
3798	Cesare Conti	35 Broadway, New York	20,000	111	22,200.00
3807	J. H. Stutz	9 Wall street, New York	300	112	336.00
3812	Shoe and Leather National Bank	Boston, Mass	25,000	110.75	27,687.50
3813	.....do	.....do	100,000	111.05	111,050.00
3821	Citizens National Bank	Frederick, Md	10,000	111	11,100.00
3822	.....do	.....do	10,000	112	11,200.00
3824	Citizens National Bank	Zanesville, Ohio	50,000	111.125	55,562.50
3825	.....do	.....do	50,000	112.125	56,062.50
3840	Columbia National Bank	Washington, D. C	30,000	111.50	33,450.00
3844	George Obermyer	45 Harrison street, New York	1,000	111	1,110.00
3846	Beacon Trust Co	89 State street, Boston, Mass	5,000	111.125	5,556.25
3858	Moran Brothers	68 William street, New York	10,000	111.55	11,155.00
3859	.....do	.....do	20,000	111.05	22,210.00
3868	William M. Kern	2835 Fifth avenue, New York	10,000	111.05	11,105.00
3890	Charles F. Figge	859 President street, Brooklyn, N. Y	500	111.5310	557.65
3917	Mercantile National Bank	New York	250,000	111	277,500.00
3918	.....do	.....do	30,000	111.55	33,465.00
3919	.....do	.....do	167,000	112	187,040.00
3920	.....do	.....do	83,000	113	93,790.00
3929	Kansas National Bank, Wichita, Kans., by First National Bank	.....do	5,000	111.53	5,576.50
3930	Kountze Bros	120 Broad street, New York	50,000	111	55,500.00
3950	Herman Heidelberg	New York	25,000	111.5310	27,882.75
3965	H. F. Barrows	North Attleborough, Mass	10,000	111	11,100.00
3970	Hogue Bros. & Co	Scio, Ohio	5,000	111.25	5,562.50
3972	Cahoone & Wescott	18 Wall street, New York	50,000	112.10	56,050.00
3972	.....do	.....do	50,000	111.70	55,850.00
3973	Seaboard National Bank	New York	1,000	111.25	1,112.50
3982	.....do	.....do	5,000	111	5,550.00
3984	.....do	.....do	5,000	111	5,550.00
3986	.....do	.....do	10,000	112	11,200.00
3989	J. and W. Seligman & Co	21 Broad street, New York	250,000	111.56	278,900.00
3990	.....do	.....do	250,000	111.56	278,900.00
2991	.....do	.....do	500,000	111.06	555,300.00
3992	.....do	.....do	750,000	110 77	830,775.00
4004	Jos. M. Shoemaker & Co	112 Drexel building, Philadelphia, Pa	12,000	111.02	13,322.40
4005	San Jose Safe Deposit Bank of Savings	San Jose, Cal	200,000	111.50	223,000.00
4006	Bank of San Jose	.....do	56,000	111	62,160.00
4008	Shelburne Falls Savings Bank	Shelburne Falls, Mass	5,000	112.125	5,606.25

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
4011	Quinsigamond National Bank	Worcester, Mass	$500	111	$555.00
4014	Whitehouse & Co	25 Broad street, New York	100,000	111	111,000.00
4025	George B. Humphrey	Churubusco, N. Y	10,000	114.0506	11,405.06
4027	Lynn Five Cents Savings Bank	Lynn, Mass	25,000	111	27,750.00
4028	....do	....do	25,000	112	28,000.00
4030	Hugh Mullen	6 Ware street, Dorchester, Mass	700	113	791.00
4047	First National Bank	Westminster, Md	10,000	112	11,200.00
4048	....do	....do	40,000	111.125	44,450.00
4050	Second National Bank	Boston, Mass	10,000	111	11,100.00
4058	Indiana National Bank	Indianapolis, Ind	100,000	111.06	111,060.00
4060	Merchants' National Bank	....do	100,000	111.06	111,060.00
4062	Investment Corporation	15 Broad street, New York	500,000	110.6979	553,489.50
4064	....do	....do	500,000	110.8299	554,149.50
4066	....do	....do	500,000	110.9359	554,679.50
4067	....do	....do	500,000	111.1569	555,784.50
4069	E. H. Rollins & Sons	53 State street, Boston, Mass	100,000	110.76	110,760.00
4085	First National Bank	West Newton, Mass	10,000	111	11,100.00
4086	National Bank of Battle Creek	Battle Creek, Mich	10,000	111	11,100.00
4099	Redmond, Kerr & Co., agents	New York	300	111	333.00
4100	....do	....do	300	111.50	334.50
4101	....do	....do	300	112	336.00
4108	....do	....do	1,000	111.5310	1,115.31
4128	Crane, Parris & Co	1344 F street, Washington, D. C	25,000	110.875	27,718.75
4131	Speyer & Co	11 Broad street, New York	1,500,000	110.726	1,660,890.00
4132	....do	....do	2,300,000	111.051	2,554,173.00
4133	....do	....do	1,000,000	111.051	1,110,510.00
4134	....do	....do	800,000	112.037	896,296.00
4138	Corson & Macartney	Washington, D. C	200,000	110.8125	221,625.00
4140	....do	....do	200,000	111.0625	222,125.00
4156	R. L. Day & Co	Boston, Mass	40,000	111.55	44,620.00
4157	....do	....do	50,000	112.51	56,255.00
4158	....do	....do	25,000	112.31	28,077.50
4159	....do	....do	50,000	112.13	56,065.00
4160	....do	....do	50,000	111.55	55,775.00
4161	....do	....do	50,000	111.13	55,565.00
4171	....do	....do	55,800	112.31	62,668.98
4172	....do	....do	10,000	112.25	11,225.00
4173	....do	....do	80,000	112.13	89,704.00
4174	....do	....do	15,000	112.05	16,807.50
4176	....do	....do	113,000	111.73	126,254.90
4177	....do	....do	35,000	111.31	38,958.50
4178	....do	....do	25,000	111.25	27,812.50
4179	....do	....do	108,000	111.13	120,020.40
4180	....do	....do	43,000	111.05	47,751.50
4181	....do	....do	29,000	111	32,190.00

4200	The New York Life Insurance Co	New York	5,000,000	111	5,550,000.00
4201	The Manufacturers' Trust Co	Brooklyn, N. Y	100,000	112	112,000.00
4202	....do	....do	100,000	111.5310	111,531.00
4203	....do	....do	100,000	111.25	111,250.00
4208	M. Erdman, trustee	New York	10,000	110.77	11,077.00
4209	....do	Mills Building, New York	10,000	111.02	11,102.00
4210	....do	....do	10,000	111.27	11,127.00
4221	National Union Bank	New York	300,000	111.50	334,500.00
4222	Joseph Pulitzer, notify American Exchange National Bank	....do	1,000,000	114	1,140,000.00
4223	Kings County Trust Co	Brooklyn, N. Y	210,000	111.50	234,150.00
4232	Hanover National Bank	New York	1,000,000	110.755	1,107,550.00
4233	....do	....do	1,000,000	110.877	1,108,770.00
4234	....do	....do	2,000,000	111.02	2,220,400.00
4235	....do	....do	1,000,000	111.17	1,111,700.00
4237	Blair & Co	33 Wall street, New York	100,000	112.27	112,270.00
4238	Corson & McCartney	Washington, D. C	50,000	111.50	55,750.00
4285	J. F. Williams	Exchange Building, Boston, Mass	10,000	111.10	11,110.00
4286	....do	....do	10,000	111.70	11,170.00
4287	....do	....do	10,000	112.10	11,210.00
4448	Kidder, Peabody & Co	Boston, Mass	500,000	112.21	561,050.00
4449	....do	....do	1,000,000	111.23	1,112,300.00
4450	....do	....do	2,000,000	110.69	2,213,800.00
4453	Kountze Bros. & Co., by Lewis Johnson & Co	Washington, D. C	100,000	111.25	111,250.00
4454	A. W. Wood	70 State street, Boston, Mass	6,000	111	6,660.00
4455	F. S. Moseley & Co	35 Congress street, Boston, Mass	500,000	111.357	556,785.00
4456	Third National Bank	Boston, Mass	50,000	110.81	55,405.00
4463	W. B. Hibbs & Co	Washington, D. C	250,000	111.015	277,537.50
4464	....do	....do	250,000	110.76	276,900.00
4466	Manufacturers' Trust Co	Brooklyn, N. Y	60,000	112.10	67,260.00
4468	Blair & Co	33 Wall street, New York	300,000	111.79	335,370.00
4473	Baring, Magoun & Co	New York	100,000	110.76	110,760.00
4480	American Exchange National Bank	....do	500,000	111	555,000.00
4481	J. P. Morgan and associates	....do	37,915,850	110.6877	41,968,182.30
4504	Goldman, Sachs & Co	9 Pine street, New York	125,000	110.875	138,593.75
4507	N. W. Harris & Co	15 Wall street, New York	200,000	110.92	221,840.00
4508	....do	....do	200,000	111.17	222,340.00
4509	....do	....do	200,000	111.42	222,840.00
4510	....do	....do	200,000	111.67	223,340.00
4511	....do	....do	200,000	111.92	223,840.00
4512	....do	....do	150,000	112.17	168,255.00
4513	....do	....do	150,000	112.42	168,630.00
4514	....do	....do	150,000	112.67	169,005.00
4515	....do	....do	100,000	112.79	112,790.00
4516	Dent, Palmer & Co., of London	....do	250,000	111.47	278,675.00
4517	Waukesha National Bank	Waukesha, Wis	75,000	111.11	83,332.50
4536	Petersburg Savings and Insurance Co	Petersburg, Va	5,000	111.10	5,555.00
4536	....do	....do	5,000	112.10	5,605.00
4536	....do	....do	5,000	113.10	5,655.00
4537	Wisconsin National Bank	Milwaukee, Wis	50,000	113	56,500.00
4539	Lazard Fréres	10 Wall street, New York	1,000,000	110.70	1,107,000.00
4540	....do	....do	1,000,000	111.29	1,112,900.00
4541	....do	....do	1,000,000	111.55	1,115,500.00

TABLE NO. 3.—ACCEPTED BIDS FOR 4 PER CENT LOAN OF 1925—Continued.

No.	Subscriber.	Residence.	Amount of bonds.	Price.	Proceeds.
4542	Lazard Fréres	10 Wall street, New York	$1,500,000	111.70	$1,675,500.00
4543	.....do	.....do	25,000	111.75	27,937.50
4544	.....do	.....do	25,000	111	27,750.00
4559	Hanover National Bank, for First National Bank, Lincoln, Ill.	New York	10,000	111.50	11,150.00
4560	.....do	.....do	10,000	112.50	11,250.00
4564	Hanover National Bank, account First National Exchange Bank of Port Huron, Mich.	.....do	100,000	111.625	111,625.00
4572	Gray & Russell	Greene, N. Y	5,000	114.50	5,725.00
4580	Joseph F. Wiggin	Room 55, 28 State street, Boston, Mass	3,000	111.50	3,345.00
4580	.....do	.....do	3,000	111	3,330.00
4586	Shelburne Falls National Bank	Shelburne Falls, Mass	12,500	112.50	14,062.50
4593	Cora Theresa White	417 Columbus avenue, Boston, Mass	500,000	111.5311	557,655.50
4603	Curtis & Motley	53 State street, Boston, Mass	3,000	111	3,330.00
4607	J. Peavy & Bros	38 Summer street, Boston, Mass	50,000	112	56,000.00
4609	First National Bank	Cambridge, Mass	20,000	111.55	22,310.00
	Total		100,000,000	.....	111,166,232.65

NOTE.—This list of accepted bidders does not include the bids of the following persons who failed to make the first payment of 20 per cent on or before February 15, 1896, as instructed in Department notification of acceptance:

No.	Subscriber.	Residence.	Amount of bonds.	Price.
19	John L. Farwell, jr	Claremont, N. H	$100	120
25	W. F. Decker	913 Guaranty Loan building, Minneapolis, Minn	500	114.286
499	Ralph Wise	Otsego, Mich	750	115.67
581	John M. Gallaway	Madison, N. C	300	114
601	George F. Pepper	Philadelphia, Pa	300	120
1795	Rufus R. Humphrey	Churubusco, N. Y	10,000	119.3229
2773	Wm. Graves and associates	Mills Building, New York	4,500,000	115.3391
3259	C. L. Riker	Newburg, N. Y	50	117.02
3576	Charles Overall	Room 29, Portland block, Chicago, Ill	110,000	112
3611	Peter Schmidt	Care of Chas. P. Willard & Co., 197 South Canal street, Chicago, Ill	115,000	111.50
	Total		4,737,000	.....

TABLE No. 4.

BIDS AT EACH PRICE BELOW 110.6877.

Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.
100	$596,700	104.51	$500,000	106.10	$535,000	107.01	$3,000,000	107.77	$25,000	108.31	$300,000
100.03	2,560,000	104.75	187,000	106.11	100,000	107.005	10,000	107.78	50,000	108.3125	100,000
100.06	1,000	104.76	150,000	106.12	50,000	107.03	1,170,000	107.80	2,000	108.32	100,000
100.10	400	104.80	20,000	106.125	1,380,000	107.032	35,000	107.81	500,000	108.33	250,000
100.50	15,000	104.83	100,000	106.127	1,500,000	107.04	10,000	107.85	25,000	108.333	300
100.75	5,000	104.90	200	106.15	120,000	107.05	725,000	107.87	125,000	108.35	130,000
101	166,200	105	3,475,300	106.159	1,000,000	107.0625	50,000	107.875	161,000	108.375	306,000
101.02	1,280,000	105.002	50,000	106.17	6,000,000	107.09	50,000	107.89	818,950	108.38	205,000
101.0778	40,000	105.01	700,000	106.20	45,000	107.10	3,436,000	107.90	838,500	108.40	10,000
101.078	25,000	105.10	85.000	106.25	1,537,000	107.11	50,000	107.91	25,000	108.408	10,000
101.10	2,400	105.106	25,000	106.26	630,000	107.12	10,000	107.92	100,000	108.45	20,000
101.50	250,500	105.125	10,000	106.30	50,000	107.125	1,606,000	108	14,310,450	108.48	10,500
101.75	5,000	105.127	1,000,000	106.32	100,000	107.127	750,000	108.01	1,555,300	108.4878	50,000
102	128,100	105.15	250,000	106.35	100,000	107.13	100,000	108.02	25,000	108.50	6,285,750
102.125	640,000	105.25	1,804,200	106.375	1,500,000	107.15	10,000	108.03	790,000	108.51	1,207,300
102.172	45,000	105.26	50,000	106.40	20,000	107.151	50,000	108.04	110,000	108.52	106,000
102.18	50,000	105.32	100,000	106.50	2,038,550	107.20	25,000	108.05	435,000	108.53	800,000
102.40	200	105.50	909,900	106.51	101,000	107.22	8,000	108.06	305,000	108.55	7,000
102.50	1,200,000	105.55	74,100	106.53	1,000,000	107.25	3,480,000	108.0625	500	108.57	155,000
102.75	5,000	105.5516	256,000	106.55	102,000	107.26	360,500	108.07	975,000	108.5761	100,000
103	137,600	105.5517	50,000	106.56	20,000	107.375	261,000	108.08	500	108.58	150,000
103.15	50,000	105.552	50,000	106.60	25,000	107.39	5,000	108.10	2,832,500	108.60	1,189,500
103.1875	30,000	105.56	535,000	106.625	1,152,000	107.40	25,100	108.106	25,000	108.61	59,000
103.25	320,500	105.561	50,000	106.65	151,000	107.45	200.000	108.11	100,000	108.625	384,150
103.2816	11,500	105.60	60,000	106.67	150,000	107.48	25,000	108.12	100,000	108.63	50,000
103.29	50,000	105.61	100,000	106.70	225,000	107.50	5,656,950	108.125	1,524,000	108.64	10,000
103.3125	2,000	105.625	50,000	106.7021	25,000	107.51	2,280,300	108.127	450,000	108.65	150,000
103.375	400	105.63	100,000	106.712	50,000	107.52	200,000	108.13	140,000	108.66	100,000
103.4375	40,500	105.65	50,000	106.7121	465,000	107.53	750,000	108.14	125,000	108.68	350,000
103.50	127,500	105.75	206,000	106.72	630,000	107.55	360,000	108.15	120,000	108.70	100,000
103.51	500,000	105.76	1,000	106.73	100,000	107.56	20,000	108.16	10,000	108.725	10,000
103.625	100,000	105.77	5,000	106.75	2,618,850	107.58	100,000	108.18	50,000	108.75	1,461,000
103.75	15,350	105.78	100,000	106.76	1,000	107.59375	100,000	108.1875	50,000	108.76	50,000
104	454,150	105.875	175,000	106.78	100,000	107.60	160,000	108.19	1,525,000	108.7626	10,000
104.01	50,000	105.89	100,000	106.80	812,000	107.61	50,000	108.20	100,100	108.77	200,000
104.05	50,000	105.95	50,000	106.82	31,000	107.625	358,000	108.21	300,000	108.81	5,000
104.40	45,000	105.99	500,000	106.85	100,000	107.66	250,000	108.22	100,000	108.82	125,000
104.4082	225,100	106	7,637,550	106.859375	100,000	107.70	35,000	108.25	2,743,100	108.83	50,000
104.409	50,000	106.01	10,000	106.87	157,000	107.7121	10,000	108.26	915,250	108.875	319,000
104.41	193,300	106.05	200,000	106.875	125,000	107.725	10,000	108.27	645,000	108.89	5,000
104.437	32,000	106.06	100	106.90	210,000	107.75	3,182,000	108.28	100,000	108.9144	25,000
104.50	222,600	106.07	25,000	107	7,142,250	107.76	255,000	108.30	50,000	109	14,506,300

BIDS AT EACH PRICE BELOW 110.6877—Continued.

Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.
109.001	$1,000	109.2435	$100,000	109.61	$50,000	110	$19,894,700	110.20	$50,050	110.40	$25,200
109.01	2,655,300	109.25	5,182,300	109.625	940,000	110.0002	25,000	110.21	50,000	110.419	5,700
109.03	900,000	109.252	12,500	109.63	50,000	110.001	1,000	110.22	2,000	110.42	250,000
109.031	75,000	109.26	850,000	109.64	150,000	110.0038	100,000	110.23	50,000	110.46	50,000
109.05	300,000	109.27	665,000	109.65	415,000	110.005	1,000	110.25	4,265,100	110.50	9,093,550
109.06	495,000	109.2793	250,000	109.66	125,000	110.0095	100,000	110.26	625,000	110.51	1,882,300
109.0625	130,000	109.28	100,000	109.67	100,000	110.01	590,500	110.27	455,000	110.52	2,160,000
109.07	67,000	109.29	50,000	109.6924	150,000	110.0156	200,000	110.28	260,000	110.524	2,000,000
109.08	206,000	109.30	358,000	109.70	850,000	110.02	251,000	110.29	6,100	110.53	760,000
109.0856	5,439,350	109.31	140,000	109.75	2,873,500	110.03	1,000,000	110.2992	3,412,200	110.5378	80,000
109.086	12,500	109.315	3,510,000	109.76	455,500	110.03125	75,000	110.2993	7,000	110.5389	250,000
109.087	250,000	109.33	520,000	109.77	405,000	110.04	100,000	110.2999	300,000	110.55	145,000
109.09	708,000	109.375	719,000	109.78	100,000	110.05	892,000	110.30	2,356,150	110.56	5,000
109.095	1,058,000	109.40	320,000	109.79	100,000	110.06	351,000	110.303	200,000	110.5625	100,000
109.10	3,028,550	109.41	100,000	109.80	470,000	110.0625	485,000	110.3051	10,000	110.57	205,000
109.105	25,000	109.50	5,487,050	109.82	100,000	110.07	51,000	110.31	1,624,900	110.60	185,000
109.11	440,500	109.501	50,000	109.84	100,000	110.075	76,380,000	110.3125	60,000	110.61	350,000
109.12	50,000	109.51	465,000	109.85	105,000	110.08	150,000	110.3192	100,000	110.62	130,000
109.125	2,790,000	109.52	229,000	109.856	55,300	110.10	901,500	110.3199	300,000	110.625	42,750
109.127	300,000	109.525	25,000	109.871	50,000	110.125	6,392,550	110.32	170,000	110.626	1,500,000
109.13	405,000	109.526	77,000	109.875	389,000	110.127	300,000	110.33	35,000	110.63	125,000
109.1351	10,000	109.53	990,000	109.88	150,000	110.13	1,115,000	110.34	25,000	110.631	103,000
109.14	650,000	109.54	10,000	109.89	250,000	110.14	480,000	110.35	445,000	110.64	150,000
109.15	7,160,000	109.55	229,500	109.892	100,000	110.15	670,000	110.36	256,000	110.65	75,000
109.18	100,000	109.56	1,300,000	109.90	100,100	110.1567	500,000	110.375	925,000	110.67	200,000
109.20	63,000	109.57	5,000	109.93	150,000	110.16	25,000	110.38	10,000		
109.232	100,000	109.59	1,000,000	109.98	150,000	110.17	25,000	110.386	25,000		364,648,850
109.24	15,000	109.60	270,000	109.9856	40,000	110.18	150,000	110.388	25,000		

TABLE No. 5.

BIDS AT EACH PRICE FROM 110.6877 UPWARD.

Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.	Price.	Amount.
110.6877	$100,000,000	111.005	$401,000	111.30	$75,000	111.76	$40,000	112.27	$100,000	114.05	$58,000
110.69	2,000,000	111.01	270,000	111.31	35,000	111.78	5,000	112.31	80,800	114.0506	161,500
110.6979	500,000	111.015	250,000	111.32	2,000	111.79	300,000	112.40	100	114.1010	25,000
110.70	1,000,000	111.02	2,048,000	111.35	1,000	111.80	245,000	112.42	150,000	114.13	100,000
110.71	500,000	111.03	400,000	111.357	500,000	111.81	350,000	112.50	533,950	114.286	500
110.726	1,500,000	111.0369	75,000	111.42	200,000	111.84	5,000	112.51	50,000	114.50	17,500
110.75	600,000	111.04	30,000	111.47	250,000	111.92	200,000	112.625	5,000	115	229,400
110.755	1,000,000	111.05	390,000	111.50	2,746,650	112	3,406,700	112.67	150,000	115.3391	30,000
110.76	670,000	111.051	3,300,000	111.51	130,000	112.001	1,000	112.75	540,000	115.67	750
110.77	850,000	111.06	730,000	111.53	145,000	112.006	500	112.78	100,000	116	3,750
110.7891	100,000	111.0625	300,000	111.531	936,400	112.02	165,000	112.7814	559,150	116.25	2,000
110.80	50,000	111.08	5,000	111.5311	500,000	112.03	325,000	112.7815	40,000	116.625	30,000
110.81	50,000	111.10	224,000	111.532	50,000	112.037	800,000	112.79	100,000	116.6471	27,800
110.8125	200,000	111.11	75,000	111.534	100,000	112.05	21,000	112.80	322,500	116.70	10,000
110.82	100,000	111.12	30,500	111.54	225,000	112.0625	10,000	112.88	5,000	117	3,300
110.8299	500,000	111.125	237,000	111.55	1,343,000	112.07	100	113	1,105,800	117.02	50
110.84	100,000	111.13	173,000	111.551	50,000	112.10	280,000	113.05	1,000	118	5,050
110.85	12,500	111.15	17,000	111.56	500,000	112.12	25,000	113.06	100,000	119.3229	28,700
110.875	255,000	111.1569	500,000	111.57	27,000	112.125	335,000	113.10	5,000	119.3329	250
110.877	1,000,000	111.16	62,000	111.60	305,000	112.13	130,000	113.125	150,000	119.50	2,000
110.91	500,000	111.17	1,200,000	111.625	150,000	112.16	640,000	113.15	12,000	120	2,950
110.9159	60,000	111.21	5.000	111.65	475,000	112.17	150,000	113.25	105,000	121	50
110.92	500,000	111.23	1,000,000	111.66	50,000	112.1875	25,000	113.30	4,000	125	50
110.9359	500,000	111.25	679,000	111.67	200,000	112.20	500	113.50	32,500	130.8749	50
110.965	10,000	111.26	45,000	111.70	1,560,000	112.21	500,000	113.75	500,350	150	50
111	10,397,400	111.27	260,000	111.73	113,000	112.25	106,000	113.89	100		
111.001	2,000	111.29	1,000,000	111.75	106,000	112.26	20,000	114	1,305,950		162,321,150

INVITING PROPOSALS FOR FOUR PER CENT BONDS.

[1896. Department Circular No. 3. Division of Loans and Currency.]

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 6, 1896.

Notice is hereby given that sealed proposals will be received at the office of the Secretary of the Treasury, at Washington, D. C., until 12 o'clock, m., on Wednesday, the 5th day of February, 1896, for the purchase of one hundred million dollars ($100,000,000) of United States four per cent coupon or registered bonds, in denominations of fifty dollars ($50) and multiples of that sum, as may be desired by bidders.

The right to reject any or all bids is reserved.

The bonds will be dated on the first day of February, 1895, and be payable in coin thirty years after that date, and will bear interest at four per centum per annum, payable quarterly, in coin, but all coupons maturing on and before the first day of February, 1896, will be detached, and purchasers will be required to pay in United States gold coin or gold certificates, for the bonds awarded to them, and all interest accrued thereon after the first day of February, 1896, up to the time of payment for the bonds.

Payments for the bonds must be made at the Treasury of the United States at Washington, D. C., or at the United States subtreasuries at New York, Boston, Philadelphia, Baltimore, Cincinnati, Chicago, St. Louis, and New Orleans, and they may be made at San Francisco with exchange on New York, and all bids must state what denominations of bonds are desired, and whether coupon or registered, and at what place they will be paid for.

Payments may be made by installments as follows: Twenty per cent (20 per cent) and accrued interest upon receipt of notice of acceptance of bids and twenty per cent (20 per cent) and accrued interest at the end of each ten days thereafter; but all accepted bidders may pay the whole amount at the date of the first installment, and those who have paid all installments previously maturing may pay the whole amount of their bids at any time, not later than the maturity of the last installment.

The bonds will be ready for delivery on or before the fifteenth day of February, 1896.

Notice is further hereby given that if the issue and sale of an additional or different form of bond for the maintenance of the gold reserve shall be authorized by law before the fifth day of February, 1896, sealed proposals for the purchase of such bonds will also be received at the same time and place, and up to the same date, and upon the same terms and conditions herein set forth, and such bids will be considered as well as the bids for the four per cent bonds herein mentioned.

J. G. CARLISLE,
Secretary of the Treasury.

Mark envelope: "Proposal for four per cent bonds."

SUBSCRIPTIONS TO FOUR PER CENT BONDS.

[1896. Department Circular No. 6. Division of Loans and Currency.]

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 9, 1896.

In subscribing for the new four per cent bonds under the circular of January 6, 1896, the annexed form should be followed. The blank may be detached, filled up, and addressed to the Secretary of the Treasury. The subscriber should state plainly the amount of bonds desired, the price which he proposes to pay, and the place where the bonds should be delivered, which may be the subscriber's home or any other more convenient place. He should at the same time state whether he desires to deposit the amount of his subscription at the Treasury Department, in the city of Washington, or at one of the following subtreasuries, viz: New York, Boston, Philadelphia, Baltimore, Cincinnati, Chicago, St. Louis, New Orleans, or San Francisco. Deposits at San Francisco must be with exchange on New York.

The bonds will be issued in the following denominations, viz: Coupon bonds, $50, $100, $500, and $1,000; registered bonds, $50, $100, $500, $1,000, $5,000, and $10,000.

Subscribers should, if practicable, state in their proposals the denominations of the bonds desired and whether they should be coupon or registered; but if at the time of offering the subscription the kind and denomination of the bonds desired can not be stated, the subscriber may defer giving that information until he is notified that his proposal is accepted.

Gold certificates will be received the same as gold coin in payment of subscriptions, but no payment should be made by any subscriber until he has been notified by the Secretary that his subscription has been accepted.

Additional copies of the annexed form of proposals may be had upon application to the Secretary of the Treasury.

J. G. CARLISLE,
Secretary of the Treasury.

Envelopes should be plainly marked: "Proposals for four per cent bonds."

——— ———,
——— ———.

I hereby propose, under the terms of your circular of January 6, 1896, to purchase United States four per cent thirty-year bonds described in said circular, of the face value of ——— dollars, and I agree to pay therefor at the rate of —— and accrued interest per $100. I further agree, upon due notice of the acceptance of this subscription, to deposit the amount thereof in gold coin or gold certificates with the United States assistant treasurer at ——— in accordance with the terms of said circular.

I desire (registered or coupon) bonds, in denominations as stated below, and I wish them to be delivered to me at ———.

——— ———.

To the SECRETARY OF THE TREASURY.

COUPON.		REGISTERED.	
50	$.....	50	$.....
100	$.....	100	$.....
500	$.....	500	$.....
1,000	$.....	1,000	$.....
		5,000	$.....
		10,000	$.....

ADDITIONAL CIRCULAR.

SUBSCRIPTION TO FOUR PER CENT BONDS.

[1896. Department Circular No. 12. Division of Loans and Currency.]

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 15, 1896.

Treasury circular (No. 3, 1896), dated January 6, 1896, inviting proposals for the purchase of one hundred million dollars ($100,000,000) of United States four per cent bonds is hereby so modified that, after the payment of the first installment of twenty per cent with accrued interest, as required in said circular, the remainder of the amounts bid may be paid in installments of ten per cent (10 per cent) each and accrued interest, at the end of each fifteen days thereafter; but all accepted bidders may pay the whole amount of their bids at the time of the first installment, and all accepted bidders who have paid all installments previously maturing may pay the whole amount of their bids at any time not later than the maturity of the last installment.

Accepted bidders who pay the whole amount at the time of the first installment, or at any date thereafter, as above provided, will be entitled to receive, at the date of the payment, the whole amount of bonds awarded to them, and accepted bidders who pay by installments will be entitled to receive at the dates of such payments the amount of bonds paid for.

J. G. CARLISLE,
Secretary of the Treasury.

——— ———,
——— ———.

I hereby propose, under the terms of your circular of January 6, 1896, to purchase United States 4 per cent thirty-year bonds described in said circular, of the face value of ——— dollars, and I agree to pay therefor at the rate of —— and accrued interest per $100. I further agree, upon due notice of the acceptance of this subscription, to deposit the amount thereof in gold coin or gold certificates with the United States assistant treasurer at ——— in accordance with the terms of said circular.

I desire (registered or coupon) bonds, in denominations as stated below, and I wish them to be delivered to me at ———.

——— ———.

To the SECRETARY OF THE TREASURY.

COUPON.		REGISTERED.	
50	$.....	50	$.....
100	$.....	100	$.....
500	$.....	500	$.....
1,000	$.....	1,000	$.....
		5,000	$.....
		10,000	$.....

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., ——— —, 1896.

———— ————,
————— ————,
————— ————.

————:

You are hereby notified that your subscription, under the terms of the Department circulars of January 6, January 9, and January 15, 1896, for $——— of the 4 per cent bonds of the United States, for which you have agreed to pay in United States gold coin or gold certificates, at the office of the assistant treasurer, in the city of ———, at the rate of $—— and accrued interest per $100 face value of said bonds, has been accepted.

You are therefore requested to deposit with the United States assistant treasurer at ——— on or before the 15th day of February, 1896, the sum of $——, which is 20 per cent of the amount of your subscription at the price above named. The accrued interest from February 1, 1896, to date of the payment hereby requested should also be paid, at the rate of 4 per cent on the amount of the bonds paid for by said deposit. At the expiration of fifteen days from the date of this first payment an additional payment of 10 per cent must be made, and such payments must be continued at intervals of fifteen days until the whole amount is paid. The accrued interest accompanying each payment must be computed from February 1, 1896, to date of such payment. If you desire to pay the entire amount of your subscription at once you may do so, or you may anticipate the total payment of your subscription at any time prior to the maturing of the last installment. In the former case, the amount to be deposited is $——, with accrued interest at 4 per cent on $—— from February 1, 1896, to date of deposit.

The Secretary of the Treasury should be promptly advised of the character of the bonds desired (whether registered or coupon), and the denominations thereof. If this information has already been furnished, please confirm it.

The bonds will be issued only upon receipt by the Secretary of the *original* certificate of deposit of the assistant treasurer receiving the payments. The Department is prepared to begin the delivery of the bonds at once, and deliveries will be continued as rapidly as the facilities of the Department will permit.

Respectfully, yours,

J. G. CARLISLE, *Secretary.*

Prices upon February 1, 1896, of United States 4 per cent bonds, maturing February 1, 1925, corresponding to certain realized rates of interest to the investor.

$2\frac{1}{2}$ per cent	130.8749	$3\frac{1}{2}$ per cent	109.0856
$2\frac{3}{4}$ per cent	124.9234	$3\frac{9}{16}$ per cent	107.8900
3 per cent	119.3229	$3\frac{5}{8}$ per cent	106.7121
$3\frac{1}{16}$ per cent	117.9749	$3\frac{11}{16}$ per cent	105.5516
$3\frac{1}{8}$ per cent	116.6471	$3\frac{3}{4}$ per cent	104.4082
$3\frac{3}{16}$ per cent	115.3391	$3\frac{13}{16}$ per cent	103.2816
$3\frac{1}{4}$ per cent	114.0506	$3\frac{7}{8}$ per cent	102.1716
$3\frac{5}{16}$ per cent	112.7814	$3\frac{15}{16}$ per cent	101.0778
$3\frac{3}{8}$ per cent	111.5310	4 per cent	100.0000
$3\frac{7}{16}$ per cent	110.2992		

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 10, 1896.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 222.

IN THE SENATE OF THE UNITED STATES.

APRIL 20, 1896.—Referred to the Committee on Commerce and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ASSISTANT SECRETARY OF WAR, TRANSMITTING A LETTER FROM THE ATTORNEY-GENERAL RELATIVE TO THE IMPROVEMENT OF THE FOX AND WISCONSIN RIVERS.

WAR DEPARTMENT,
Washington, D. C., April 18, 1896.

SIR: I have the honor to transmit herewith for the information of the Committee on Rivers and Harbors, United States Senate, a letter from the Attorney-General, dated April 7, 1896, together with inclosures therein referred to, relative to the improvement of the Fox and Wisconsin rivers.

It will be seen from the papers in this case that the officers of the Engineer Department, who have had charge of the improvement above referred to since it came under the control of the Government, have been unable to determine precisely what lands were acquired by the United States for the purposes of this improvement under the deed of the Green Bay and Mississippi Canal Company. This deed, which is of date September 18, 1872, granted to the United States "all and singular its property and rights of property in and to the line of water communication between the Wisconsin River aforesaid and the mouth of the Fox River, including its locks, dams, canals, and franchises," and was unaccompanied by any schedule giving a more particular description of the property included in the grant, and as a result much uncertainty exists, especially in regard to the lands so included and the boundaries thereof.

On the 17th of March, 1896, all the papers in the case were transmitted to the Honorable the Attorney-General, with the request that an investigation be made under the direction of the Department of Justice for the purpose of ascertaining what lands were conveyed to the United States by the deed in question.

In returning the papers to this Department, the Honorable the Attorney-General remarks, under date of April 7, 1896, that—

> The investigation recommended would require an examination of the records of several counties through which the "line of water communication between the Wisconsin River and the mouth of Fox River" passes, and the expense of such examination, so far as I am advised, could not be defrayed out of any appropriation now under the control of this Department. In view of this, I suggest that the matter be brought to the attention of Congress, with a recommendation that provision be made in the river and harbor act to meet the expenses of an investigation under the direction of this Department for the purpose indicated above. Should Congress provide for such expense, I shall take steps to have the investigation made as promptly as possible.

In view of the foregoing, I have the honor to recommend that provision be made in the river and harbor act to meet the expenses of an investigation, to be conducted under the direction of the Department of Justice, for the purpose of determining what lands were conveyed to the United States by the deed of the Green Bay and Mississippi Canal Company of September 18, 1872, to the end that the uncertainty now existing relative to the lands therein included and the boundaries thereof may be removed, and a proper and legal determination made as to the precise lands so conveyed.

Very respectfully,

JOSEPH B. DOE,
Assistant Secretary of War.

The PRESIDENT OF THE UNITED STATES SENATE.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 223.

IN THE SENATE OF THE UNITED STATES.

APRIL 20, 1896.—Laid on the table and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE SECRETARY OF THE INTERIOR, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF MARCH 24, 1896, AS TO WHETHER CERTAIN LANDS HAVE BEEN DISPOSED OF FOR LESS THAN $1.25 PER ACRE, REPORT FROM THE COMMISSIONER OF THE GENERAL LAND OFFICE.

DEPARTMENT OF THE INTERIOR,
Washington, April 18, 1896.

SIR: In response to the resolution of the Senate, dated March 24, 1896, directing the Secretary of the Interior "to inform the Senate whether any of the lands referred to in Exhibits 3, 4, 5, 6, and 7, on page 32 of Senate Document No. 155, Fifty-fourth Congress, first session, and more particularly described therein, have been disposed of for less than $1.25 per acre; and if so, to report the description of all the lands disposed of at such less price, and to state the date when and the exact price at which they were disposed of and whether for cash or otherwise," I have the honor to hand you herewith a report from the Commissioner of the General Land Office containing the information desired.

Very respectfully,

HOKE SMITH, *Secretary.*

The PRESIDENT OF THE SENATE.

DEPARTMENT OF THE INTERIOR,
GENERAL LAND OFFICE,
Washington, D. C., April 16, 1896.

SIR: I am in receipt, by your reference of the 26th ultimo, of the following Senate resolution dated March 24, 1896:

Resolved, That the Secretary of the Interior be, and he is hereby, directed to inform the Senate as soon as practicable, whether any of the lands referred to in any of the Exhibits 3, 4, 5, 6, and 7, on page 32, Senate Document No. 155, Fifty-fourth Congress, first session, and more particularly described therein, have been disposed of for less than $1.25 per acre; and if so, to report the description of all lands disposed of at such lesser price, and to state the date when and the exact price at which they were so disposed of and whether by cash or otherwise.

You request a report on the said resolution.

In compliance with your request I submit the following observations or make the desired report on such of the exhibits as represent lands sold at an exact price.

(1) As to the lands embraced in Exhibit 3 the inquiry in the resolution does not apply, since the lands have not been finally disposed of, either for cash or otherwise. The pending claim of the State is, therefore, for the land in place. On such tracts as are also claimed by individuals it is the land that is claimed, generally, under the homestead act. In this connection see statement on page 25, Senate Document No. 155, accompanying the resolution.

(2) As to the lands embraced in Exhibit 4 (lands claimed as basis of land indemnity) the lands have been patented to individuals who located them with warrants or scrip locatable for a given number of acres "upon any of the public lands subject to sale at either the mini mum or lower graduated prices" (i. e., at $1.25, $1, 75 cents, 50 cent 25 cents, or 12½ cents).

The price at which the located lands were held does not appear on the tract books, and it would be at this time a most difficult and almost endless task to ascertain the fact by computation from the dates of offering, etc.

As the warrants and scrip were good for lands priced as high as $1.25, and that lower priced lands had to be taken without rebate in acreage, it may be said that all lands embraced in this exhibit were disposed of for the value of $1.25.

(3) As to the lands embraced in Exhibit 4 (lands claimed as basis of cash indemnity), the lands were sold for cash, as follows: 297 tracts, estimated at 40 acres each, sold at 12½ cents; 204 tracts, 25 cents; 265 tracts, 50 cents; 144 tracts, 75 cents; 244 tracts, $1; 1,756 tracts, $1.25; 12 tracts, $2.50. Forty-seven tracts were not sold for cash and should, therefore, have been classed in other exhibits.

The description of the tracts disposed of for less than $1.25 per acre, the date of such sales, and the exact prices received, are noted on pages 116 to 183, inclusive, of Senate Document No. 155, above mentioned, copy marked Exhibit A herewith.

(4) As to the lands embraced in Exhibit 5, all of the tracts were disposed of prior to September 28, 1850, the date of the swamp-land grant, and, consequently, were excluded from the grant. In this connection see statement on page 25, Senate Document No. 155, already mentioned.

Such of the lands as were disposed of by sale for cash or by location with warrants or scrip (see Senate Document No. 155 above mentioned, pp. 72 to 77, inclusive) could not have been so disposed of for less than $1.25, since that amount was the minimum price of public lands up to the date of the passage of the act of Congress entitled "An act to graduate and reduce the price of the public lands to actual settlers and cultivators;" approved August 4, 1854 (10 U. S. Stat. L., 574). Such of the lands in the exhibit as were not sold or located were donated to the State for various educational and internal improvement purposes.

(5) As to the lands embraced in Exhibit 6, the United States have transferred their title to the State of Arkansas under various Congressional grants to the State, principally the railroad grant, so that there is nothing due the State on account of the said lands. In this connection see statement on page 25, Senate Document No. 155, already mentioned.

As the lands were not disposed of for a price, the inquiry in the resolution does not apply.

(6) As to lands embraced in Exhibit 7, the lands were disposed of and patented to individuals after March 3, 1857 (the date of the last swamp-land indemnity act), as follows: 69 tracts, estimated at 40 acres

each, sold at 12½ cents; 58 tracts, 25 cents; 89 tracts, 50 cents; 209 tracts, 75 cents; 163 tracts, $1; 439 tracts, $1.25; 14 tracts, $2.50; 164 tracts, located with warrants or scrip; 393 tracts, taken under homestead law.

The description of the tracts sold for less than $1.25 per acre, the date of such sale, and the exact price received, is shown in Senate Document No. 155, above mentioned, pages 99 to 115, inclusive; copy marked Exhibit A herewith.

The resolution and inclosure are herewith returned.

Very respectfully,

E. F. BEST, *Acting Commissioner.*

The SECRETARY OF THE INTERIOR.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 224.

IN THE SENATE OF THE UNITED STATES.

APRIL 20, 1896.—Ordered to be printed.

Mr. CALL presented the following

BRIEF AND PETITION TO THE PRESIDENT OF THE UNITED STATES FOR GOVERNMENTAL INTERVENTION IN BEHALF OF MRS. FLORENCE E. MAYBRICK.

Mr. PRESIDENT.

SIR: On behalf of Mrs. Florence E. Maybrick, we desire to request this Government to vigorously intervene in her behalf with the English Government, either through Mr. Bayard, our ambassador at London, or Sir Julian Pauncefote, Her Majesty's representative here; and would respectfully call your attention to the history of the case, the former actions of your Government thereon, and a brief summary of the legal questions involved, both international and local.

Mrs. Maybrick was born in 1862; is a daughter of William G. Chandler, a prominent banker of Mobile, Ala., the first husband of her mother, the Baroness de Roques, who was a daughter of Darius Blake Holbrook, of New York, a partner of Cyrus W. Field at the commencement of the laying of the first Atlantic cable, dying before its completion.

In 1881, at the age of 18, Florence E. Chandler married James Maybrick, of Liverpool, England, 44 years old, a thorough man of the world, who had lived a fast life, was the father of a family of illegitimate children, and was already paying the penalty of reckless excesses by a marked decline in health and bodily vigor, and who, in attempting to counteract the effects of his growing infirmities, had become addicted to the habitual use of powerful stimulants and tonics, and was a confirmed arsenic eater and a regular taker of a tonic called "Pick Me Up," which also contained arsenic, of all of which Miss Chandler was totally ignorant.

At the time of their marriage Mr. Maybrick actually resided and was a cotton buyer at Norfolk, Va., where they both lived for some years following, and then returned to Liverpool.

On April 27, 1889, Mr. Maybrick, who had been ailing for a long time, and using a great quantity of powerful stimulants, arsenic and other poisons, went to the Wirral races on horseback, got wet through, and stayed out very late dining with friends.

April 28 he was very ill from the effects of the wetting, exercise, and dissipations of the day before, and Mrs. Maybrick sent for Dr. Humphreys, and later, showing great solicitude, sent for a second physician, Dr. Carter, and nurses, who attended Mr. Maybrick until his death, May 11, 1889, at 8.40 p. m.

The physicians who attended him consulted together during his illness and decided that his illness and death were caused "by some grave indiscretion of diet away from home."

Early in the morning of May 11, before Mr. Maybrick's death, Mrs. Maybrick fell into a speechless swoon, and so remained for nearly forty-eight hours, from the effects of which she was prostrated until the 18th of May. While unconscious, immediately after the death of Mr. Maybrick, Mrs. Maybrick was charged by the police, upon the suspicions and at the instigation of Edwin and Michael Maybrick, brothers, and Alice Yapp and Bessie Brierly, servants of Mr. Maybrick and enemies of Mrs. Maybrick, with having murdered her husband by "administering doses of arsenic to him." Search for arsenic was made, and arsenic, in quantities sufficient to poison fifty men, was found in the house, all in his and none in her apartments or belongings.

On May 14, Mrs. Maybrick, while still unconscious, was arrested in bed, police were posted at her bedroom door, and a coroner's inquest commenced.

May 17 Mrs. Maybrick's mother, her first and only friend during all those distressing circumstances and happenings, arrived, and found two policemen, one on the landing and one in the bedroom, who brutally prevented her seeing Mrs. Maybrick alone or conversing freely with her.

May 18 the magistrate commenced the inquiry in Mrs. Maybrick's bedroom, and she was taken, still in a prostrate condition, from her bed to Walton jail, accompanied by Dr. Humphreys and a nurse, upon bare suspicion brought about by unscrupulous enemies, and the inquest adjourned to June 5, when counsel for Mrs. Maybrick said to the coroner that "before going further some evidence of the cause of his death should be produced," and the coroner replied that it was "a pity the application had not been made before."

Meantime the press had been full of utterly false and most sensational accounts of Maybrick's death, creating thereby universal adverse public opinion in England, owing to Mrs. Maybrick's American birth and citizenship.

Inquest was resumed on June 6. Mrs. Maybrick was not allowed to be present by the court, and Mr. Davis, the analyst, reported results of the analysis of Mr. Maybrick's liver, intestines, and stomach, as follows: One-fiftieth of a grain of arsenic found in the liver, none in the stomach or its contents, and traces not weighable in the intestines, which was not enough to kill a hummingbird. Mrs. Maybrick was committed by the coroner, upon the suspicions above mentioned, to the next assizes at Liverpool for trial on the charge of willful murder.

On June 13 she was brought before the magistrate, and for the first time heard the evidence brought against her.

July 31 trial commenced at Liverpool, lasting eight days, the last two of which being entirely consumed by the summing up of Mr. Justice Stephen. At the trial the medical evidence was entirely conflicting, one specialist, Dr. Stevenson, and two general practitioners, Drs. Carter and Humphreys, called by the prosecution, and four specialists, Drs. Meymott Tiddy, Paul, Macnamara, and Barron, called by the defense, swore emphatically that all the symptoms were those of "gastroenteritis;" in the words of Dr. Tiddy, "distinctly pointed away from arsenic." Drs. Humphreys and Carter, Maybrick's attending physicians during his illness, testified that they had no suspicion of poison until it was suggested to them, and that no arsenic was found in the stomach, and only the twentieth part of a fatal dose was found in the liver, and even this was uncertain. Dr. Paul, declared by the London Times to be the greatest authority on the effect of various poisons in England, testified "that there was no evidence of arsenical poisoning."

Dr. Barron—the eminent pathologist to the Royal Infirmary for four

years, and present at upward of 500 post-mortem examinations—testified that death was due to acute inflammation of the stomach caused by some irritant poison, such as sausages, grouse, fish, mushrooms, etc., might contain. And that the one-fiftieth of a grain of arsenic found in the liver might have been taken in mere medicinal doses. Drs. Tiddy and Macnamara declared at the trial that the symptoms pointed away from, rather than toward arsenical poisoning, and that there was no arsenic found in the stomach, all of which shows conclusively, to any unprejudiced mind, that there was no murder, and that James Maybrick did not die of arsenical poisoning. All of the above eminent specialists positively negative such an idea, and that if he did he was the victim of his own arsenic habit. Sir Charles Russell (now Lord Chief Justice of England), in commenting on the charge of Justice Stephen to the jury, said: "He passionately invited the jury to find a verdict of guilty, taking two days to sum up, the first day as a judge and on the second raged like a violent counsel for the prosecution against her." The verdict of the jury was a surprise. Conviction was not anticipated even by the prosecuting officers, and Justice Stephen (while the jury was out) said to the clerk: "It is impossible to find her guilty in the face of the medical evidence."

The jury, consisting of three plumbers, a wood turner, a provision dealer, a grocer, two farmers, an ironmonger, a baker, a painter, and a milliner, was only out thirty-six minutes, and when their verdict of guilty was announced protest was made in the court room; the judge was hooted and hissed and with difficulty reached his carriage. The sentence of death, which followed this strange "verdict," raised the public to a more intense excitement, and even the press, which had been extremely hostile theretofore, awoke to a sense of the enormity of the verdict, and, with the bar, united in the condemnation of the result, and eminent doctors of medicine everywhere pronounced it ridiculous. The jury stated, in commenting on their verdict, that "we could not hear the whole of the evidence very distinctly, and even if we could have done so it was impossible to carry away with us in our memories the important details. We therefore made free use of the newspapers, and made our own cuttings."

Thus it will be seen that this terrible verdict was rendered by the jury under the lead, and at the "passionate invitation to find a verdict of guilty," of a prejudiced and even then almost insane judge, who subsequently speedily developed mental disease, resulting in his forced resignation from the bench and showing him to be irresponsible at the trial for "raging like a violent counsel for the prosecution" on the last day of his charge to the jury and under the influence of a hostile press, without any regard to the evidence.

There being no court of criminal appeal in England, a monster petition was spontaneously gotten up, requesting the home secretary, Mr. Matthews, to review the case, and every member of the bar present at the assizes at which she was tried signed a memorial in her favor. Mr. Matthews, after reviewing the case, with the concurrence of trial judge, officially announced that the evidence "does not wholly exclude a reasonable doubt whether death was in fact caused by the administration of arsenic," and the death sentence was commuted to imprisonment for life.

The only evidence of Mrs. Maybrick's having procured or been in the possession of arsenic in any form was her purchase of fly papers containing a small quantity for making a cosmetic, and in her statement to the jury she explained that the fly papers she openly purchased

and soaked with the full knowledge of her husband and servants were for the purpose of preparing a cosmetic in accordance with a medical prescription, which she had mislaid, for curing an eruption on her face prior to attending a ball (which it was proved she did attend), and Judge Stephen in his charge told the jury to disbelieve her statement on the ground that she would have called evidence to support it if there had been any such prescription. Since her trial the mislaid prescription has been found, and the chemist who dispensed it has identified it by an entry in his books at the time he dispensed it.

One of the witnesses for the prosecution has since admitted in writing that his evidence was manufactured for him by the police, and that it was "a regular got-up case by 'the police.'"

The judge laid great stress on the testimony of a waiter, who alone swore to a meeting of Mrs. Maybrick with Brierly in a London hotel, as showing a motive, all of which has been absolutely destroyed by the waiter's protest over his own signature that he had not understood his duty, and that, as he was employed by the prosecution, he "went by their orders;" that he did not truthfully identify Mrs. Maybrick or her alleged paramour, as he had sworn on the trial; that they were pointed out to him by the inspector; and though he had stood "all the morning" close to the latter in the court room he did not recognize or suspect he had seen him before until told so by the police.

Although this statement has been published all over England for a long time, neither the inspector nor the police have ever contradicted it.

Mr. Valentine Blake has also, last year, testified that he furnished Mr. Maybrick in February, 1889, with 150 grains of arsenic, which fully accounts for the great quantity of arsenic found in his belongings. Capt. John Fleming has testified also recently that he had seen Mr. Maybrick put arsenic "like pepper in his food" at different times at Norfolk, Va. And I have been informed within a few months past by Norfolk friends that it was generally known by Norfolk people that he was a regular arsenic eater all of the time, and I can easily get any number of witnesses to it at Norfolk, if more were needed.

In fact, every material allegation against Mrs. Maybrick and every suspicious circumstance has been clearly and indisputably disproved by since-acknowledged perjury on the part of the witnesses themselves, or by reputable witnesses who have been found or came forward voluntarily out of a sense of justice.

And for six years this innocent woman has lived the life of a felon, and is still detained in prison against all reason, justice, and humanity; her case has been discussed by the press of the country, and copies of the evidence and proceedings sent to almost all of the great publicists of this country and England, and all who have examined the case pronounce her conviction unjust and unwarranted by the evidence.

Sir Charles Russell, the lord chief justice of England, has written her this year to Woking Prison that he "considered her conviction unjust, and that she should not be where she now is."

In 1890 Mrs. Maybrick forwarded, through the English office of foreign affairs, to Mr. Lincoln, our minister at London, a request for our Government's intervention in her behalf, which was granted and her release requested, but refused. The petition was forwarded to Mr. Lincoln by the English Government, which thus recognized her American citizenship, which she at all times, since her widowhood, declared her intention of resuming (and returning to America), and as far as

possible resumed, but has been prevented from so doing in any other manner than by her declarations, by being held a close prisoner under what has been clearly demonstrated to have been a false charge and an illegal conviction and sentence.

She now again appeals to her Government to protect her, and see that long delayed justice is done her, and we most respectfully and earnestly submit, that it is the duty of this Government to extend to her the same measure of protection that it would extend to any other of its subjects, unjustly and illegally held in a foreign prison. The English Government can not deny or raise the question of her American citizenship, after having admitted it in 1892, by forwarding, officially, through its foreign office, her petition—from Woking Prison—to our Government as an American citizen, appealing for governmental intervention in her behalf.

Mr. Secretary Foster, on September 8, 1892, cabled instructions to Minister Lincoln to "intercede with Rosebery for immediate release," but it has availed nothing. In 1894 Mrs. Maybrick addressed a memorial to Your Excellency asking your influence with the English Government that her case might be reopened and she be released.

In reply to this memorial instructions were sent by Mr. Secretary Gresham to Ambassador Bayard. But Mr. Bayard has not acted upon them in any manner whatsoever, and it appears he declines to act.

Mr. T. P. O'Connor, M. P., on August 22, 1895, brought up the case in the House of Commons, and in his remarks said that she was a citizen of the United States, and that a great number of people in the United States had petitioned for her release, and that "the lord chief justice of England believed her conviction unjust," etc.

Sir Matthew White Ridley, the new home secretary, in reply to Mr. O'Connor, promised to reopen the case, "being aware of the great interest this case possessed in the minds of many people, and the strong sense entertained by many that there had been possibly an unjust verdict."

Lord Russell wrote the Baroness de Roques on June 27, 1895, that he would see the new home secretary upon the case as soon as it could properly and safely be done, "and if possible, in conjunction with Mr. Bayard," and on September 12, 1895, he again wrote the baroness:

> I shall not be available in London till November, and I would suggest that pressure be then diplomatically put on Mr. Bayard, with whom I shall then confer.

Lord Russell is expected in London early in November, and the home secretary is expected to close the case very soon after his conference with him.

Herewith are submitted various letters bearing upon the subject, which are for private and not for public use, yet it is deemed fair and just to submit these to the Executive for inspection and consideration, as it is desired by Mrs. Maybrick to withhold nothing that will throw any light whatever upon the question.

Upon the whole record, therefore, it is confidently submitted that Mrs. Maybrick has already sufficiently suffered for any offense she may have committed, and if guilty in fact—which to our minds is absolutely preposterous—she has fully paid the penalty. And now, upon her confinement, with her credit for good behavior, if she were an English woman she would be free, but she is not allowed this credit and release because she is an American woman.

Therefore, Mr. President, we confidently believe that with your intervention and the assistance of your kindly offices this poor, innocent,

unfortunate American woman will be liberated and restored to home and friends.

Respectfully,

L. D. YARRELL,
A. H. & R. C. GARLAND,
Counsel for Mrs. Florence E. Maybrick.

Hon. GROVER CLEVELAND,
President of the United States, Washington.

[Brookshire & Yarrell, attorneys and counselors at law, rooms 7 and 8, second floor, No. 505 E street NW.]

WASHINGTON, D. C., *April 17, 1896.*

MY DEAR SIR: I have your letter to Hon. A. H. Garland, my colleague in the above case, and herewith inclose a copy of the brief and petition addressed to the President of the United States, presented to Secretary Olney by Mr. Garland and myself as attorneys for Mrs. Maybrick early in November, 1895, which gives a pretty close and short statement of the case, and shows her innocence and the duty of this Government to protect her, especially when the lord chief justice of England has written her at Woking Prison recently that she was unjustly convicted and ought not to be in prison.

I have carefully reviewed the evidence—new and old—and I can say without hesitation that there was not enough evidence to have justified putting her on trial in any civilized country, and that, after perusing it all, and weighing the new evidence, I am as fully convinced of her innocence as I am of your being a Senator, and Mr. Garland absolutely agrees with me. Mr. Underwood has gotten a resolution through the House (I inclose a copy), and it is in Mr. Olney's hands. I know large light will be thrown on the case when it is replied to, and I hope you can keep your resolution from being called up until Olney reports.

I will hand you on Monday several reviews of the case, giving the evidence of the trial. I have a great mass of matter, but will not burden you with anything but the clearest and shortest statements of the facts. I do not believe that a single Senator who had the facts before him, and took the trouble to review them, could fail to be astonished at this monstrous and cruel miscarriage of justice.

Faithfully, yours,

L. D. YARRELL.

Hon. WILKINSON CALL, U. S. S.,
Senate Chamber.

[Fifty-fourth Congress, first session. Resolution No. 240, in the House of Representatives, April 7, 1896. Referred to the Committee on Foreign Affairs and ordered to be printed.]

Mr. Underwood submitted the following resolution:

"*Resolved*, That the Secretary of State be directed to communicate to the House, if not incompatible with the public interests, such correspondence and other information as the State Department has in its possession in regard to the imprisonment of Mrs. Florence E. Maybrick, formerly of Mobile, Alabama, and the steps that have

been taken by our Government to secure her liberation or an inquiry by the Government of Great Britain into the merits of the case in which she was condemned."

Passed April 9 unanimously. Sent to Secretary Olney April 10.

A LEGAL VIEW OF THE MAYBRICK CASE.

[By a retired barrister

[Since this pamphlet was written I have seen the text of Lord Salisbury's reply (dictated, no doubt, by Mr. Matthews) to the American petitioners. "Taking the most lenient view," he said, "which the facts proved in evidence and known to Her Majesty's secretary of state admit of, the case of this convict was that of an adulteress attempting to poison her husband under the most cruel circumstances, while she pretended to be nursing him on his sick bed."

Now, I say, without fear of contradiction, first, that the Crown did not at the trial rely upon any administration of arsenic to Mr. Maybrick while "on his sick bed" as the cause of his death, and that the jury did not find that Mrs. Maybrick administered any arsenic to him "while pretending to nurse him on his sick bed;" and, secondly, that the "facts known to Her Majesty's secretary of state," as distinct from the facts proved in evidence on the trial, have been studiously concealed, not only from the public, but from Mrs. Maybrick herself. It seems clear that the meat-juice incident is chiefly relied on at the home office as justifying the sentence passed on the prisoner. I have already called attention to one great defect in the evidence on this point given at the trial—the failure to prove that Mrs. Maybrick attempted to administer, or to induce the nurses to administer, any of the meat juice to the patient after she brought it back from the dressing room. Is it this defect which the secret evidence collected by the home office is supposed to have removed—evidence which might be inadmissible in a court of law—which might break down under the test of cross-examination, or which might be refuted by evidence on the other side? If so, what is the use of Magna Charta to a prisoner who has been wrongfully convicted? How can he displace evidence (or rather information) which is concealed from him?

I wish also to call special attention to the twenty-third section of the statute, 24 and 25 Vic., cap. 100. "Unlawfully and maliciously administering poison so as to endanger life" would surely be murder if the victim died; but if he does not die, it is not attempt to murder, but a special offense created by statute with a maximum penalty of ten years' penal servitude. But the fact is that even if I were to concede that a conviction for murder includes a conviction for attempt to murder (which I contend it does not), Lord Salisbury's answer to the American petitioners makes it clear that the particular attempt for which Mrs. Maybrick is now being punished is one which was never submitted to the jury; and if it had been submitted to them I think even Judge Stephen would have directed an acquittal.]

Quite irrespective of the question of Mrs. Maybrick's innocence or guilt, there are legal questions which arise in the case, the importance of which has not, I think, been duly appreciated even in legal circles, though as they deeply affect the liberties of the subject they are of very general interest. These questions are, first, the proper mode of dealing with reasonable doubt by the home office, and, second, the right of punishing a prisoner for a crime different from that of which he has been convicted, but which the home secretary regards as established by the evidence. I might perhaps add as a third the manner in which this right (if it exists) should be exercised.

Everyone knows that Mrs. Maybrick was tried on the charge of murder, and of murder only. The Crown counsel could have added counts for administering and attempting to administer arsenic with intent to murder if they desired, but they deliberately, and I think rightly, abstained from doing so. Had they framed such counts they would have been compelled to do what the home secretary has never done—to state the occasions and manner in which the prisoner administered and attempted to administer arsenic to her husband. The great disadvantage to a prisoner of being tried on such charges without any specification is obvious, and the law is quite right in not permitting it; and as counsel accused Mrs. Maybrick of nothing but murder, the judge expressly excluded all minor charges from the consideration of the jury. He told them that they could not find a verdict unfavorable to the prisoner unless they were satisfied that Mr. Maybrick died of arsenical poisoning. In this I think he was quite right; but he also told them—virtually, if not in terms—that if they came to the conclusion that the small quantity of arsenic found in Mr. Maybrick's body had been introduced by crime they were bound, notwithstanding the conflict of medical testimony as to the cause of death, to convict the prisoner of murder. In this he was altogether wrong. There were at least three other crimes by which the

arsenic might have been introduced, viz, administering arsenic with intent to murder (as held apparently by Mr. Matthews), unlawfully and maliciously administering arsenic so as to endanger life or to do bodily harm, and administering arsenic with intent to injure, aggrieve, and annoy.* For the first of these crimes the maximum sentence is that passed on Mrs. Maybrick—penal servitude for life. For either of the others a sentence of penal servitude for life, even after a regular trial and conviction, would have been illegal.

I need not recapitulate the evidence at length. The conflict of medical testimony was very great. The original theory of the Crown was that of chronic poisoning by arsenic, commencing soon after the quarrel at the Grand National Steeplechase and continued for about a month. But the medical evidence given on behalf of the Crown tended rather to establish acute arsenical poisoning—a fatal dose on the 3d of May, though possibly preceded and followed by others. Doctors on the other side declared against any kind of arsenical poisoning, whether chronic or acute. Others refused to commit themselves either to the poisoning or the nonpoisoning theory. Professor Paul's evidence, however, seems to me clearly against acute poisoning. It seemed to be conceded on all hands that there was nothing to indicate arsenic at the early stages of Mr. Maybrick's illness, when he himself ascribed it to an overdose of strychnine or nux vomica. But the subsequent history of the case led some of the doctors to think that it was one of arsenical poisoning throughout. This is not a very safe kind of deduction. In the famous case of Dr. Palmer there seems little doubt that he first tried to poison his victim with arsenic and then had recourse to strychnine. If the Maybrick case was really one of intentional poisoning, why might not this process have been reversed?

The jury, in spite of the conflict of medical evidence, convicted the prisoner. They appear to have been led to this conclusion chiefly by the judge's charge, which was afterwards severely, and I think justly, criticised by the present attorney-general, who was Mrs. Maybrick's leading counsel. I have already noticed one serious misdirection (I could mention others), and besides misdirection the judge, no doubt from failing memory, in more than one instance misstated the effect of the evidence—a misstatement which, coming from such a quarter at the close of a long trial, would probably be accepted without question by a common jury. Allegations have also been made as to the jury separating and conversing with the public, and some of them even leaving the country after having been sworn. In short, the action of the judge and jury would probably have been sufficient to procure a new trial if we had a court of criminal appeal, irrespective of the questions as to the weight of evidence and of reasonable doubt. The public requires not merely that a prisoner should be guilty, but that he should be fairly tried before his sentence becomes final. The man who is lynched is no doubt guilty in the great majority of instances, but we do not in this country regard that as a sufficient defense for the lynchers. It is the same thing with every irregularity which interferes with the perfect fairness of the trial. But such cases puzzle the home secretary. He has not the resource which a court of criminal appeal would have—that of ordering a new trial. He must act upon the verdict, notwithstanding the faulty manner in which it has been reached, or liberate the prisoner, or try to effect a compromise by reducing the sentence.

But the conflict of medical testimony removed the case of Mrs. Maybrick from this class. If the doctors on one side were right, she was clearly innocent of the only charge on which she had been tried and convicted. If Mr. Maybrick did not die of arsenical poisoning there was no murder and no murderess. And the doctors who were of this opinion were certainly not less eminent in their profession or less reliable in their testimony than those who gave evidence for the Crown. Evidently the symptoms of arsenical poisoning, whether chronic or acute, had

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*How the judge fell into this error is not difficult to explain. There is no more common symptom of failing intellect than that of being swayed exclusively by first impressions. Now, none of the medical witnesses for the Crown would have been positive that Mr. Maybrick died of arsenical poisoning but for the detection of arsenic in the body. On hearing this evidence the judge naturally concluded, "Then the crucial question is whether the presence of arsenic in the body can be otherwise explained; for if it can, there is a doubt, to the benefit of which the prisoner is entitled." With this fixed idea in his head he addressed the jury, altogether regardless of the evidence on the other side, to the effect that no matter what amount of arsenic was found in the body the symptoms were not those of arsenical poisoning. First impressions, indeed, predominated everywhere in the judge's charge—even when they were derived, not from the evidence, but from Mr. Addison's opening speech. Almost every mistake into which the learned counsel fell was repeated by the judge as a fact borne out by the evidence; and unfortunately (whether owing to his brief or not) Mr. Addison's accuracy was not equal to his fairness. The sections of the statute dealing with the subject are 24 and 25 Vict., cap. 100, sections 11, 14, 22, 23, and 24.

not been determined with such accuracy by medical science as to prevent a wide difference of opinion among competent physicians with respect to cases which closely approach the boundary line. If Mr. Maybrick had swallowed ten grains of arsenic at a dose there would probably have been no difference of opinion as to the cause of his death. Had nothing but unweighable traces been found in the body, none of the Crown physicians would probably have been positive on the subject. But the finding of a small quantity of arsenic confirmed both sets of physicians in their contradictory views—one because arsenic was in fact found as they expected it would be; the other because the quantity was much smaller than usually occurred in cases of arsenical poisoning—especially those in which the poisoner was not a doctor, who knew the importance of administering small doses at a time—and appeared to be consistent with self-administration in medicinal doses of which there was other evidence. I can hardly understand how the jurors could have failed to see that there was a reasonable doubt as to which of these conflicting medical opinions was the correct one. Of course if there was any reasonable doubt on the subject the prisoner was entitled to the benefit of it. A prisoner is not to be hanged because there is a chance of ten to one that he is guilty. Every reasonable chance of innocence must be excluded in order to justify a conviction. The juror's reflection should have been, "I think, Dr. Stevenson and Dr. Carter are right, and Dr. Tidy and Dr. McNamara wrong. But thinking is not enough. It must be proved beyond all reasonable doubt that the latter doctors have either committed perjury or made a very serious medical mistake. Has such mistake or perjury been proved? Certainly not."

I need not refer to the other branches of the case. Assuming that Mr. Maybrick died of arsenical poisoning, the case against his wife was one of circumstantial evidence. The chain looked a very strong one, but it had some weak points, nevertheless. Some persons would think it strong enough to exclude all reasonable doubt. Others would not. But it was not on this part of the case that the question turned, save that the judge and probably the jury used the evidence on it to decide the former question. This was plainly wrong. There were two distinct questions to be tried, viz: First. Did Mr. Maybrick die of arsenical poisoning? and second, if so, was the arsenic which killed him feloniously administered by his wife? The latter question only arose in the event of the former being answered in the affirmative. Nothing could be more unfair to the prisoner than to say to the jury, as the judge practically said, "There is a conflict of medical evidence as to whether this man died of poison or not; but your knowledge of human nature will tell you that his wife would be likely to poison him, and when you add to this other suspicious circumstances about her proceedings, you will be able to judge whether Dr. Stevenson or Dr. Tidy is most likely to be right." This is not the way in which the cause of death ought to be proved on a criminal trial where the question lies between natural causes and murder, and the life of the prisoner depends on the verdict. The conviction for murder met with general condemnation. Many even of those who thought her guilty were of opinion that the case for the Crown was not so clear and cogent as to justify a capital conviction. The judge seemed almost terrified at the result of his charge and said nothing in the support of the verdict after it was once given. The little that he has said since then points in the opposite direction. In the last edition of his History of the Criminal Law he refers to the case as almost the only one tried before him in which there was a doubt as to the facts. Probably he did not give Mr. Matthews much assistance in arriving at a decision, and the latter was to a great extent thrown on his own resources. He obtained, he informed us, the best legal and medical advice that could be procured; but, unfortunately, he neither gave the names of his advisers nor stated whether they all agreed with him, either as to his finding or his sentence. For this reason the decision must be taken as resting on the authority of the ex-home secretary alone.

Mr. Matthews was of opinion that the evidence as to the cause of death "did not wholly exclude a reasonable doubt" as to whether the cause of death was arsenical poisoning; but he stated the evidence led (him) to the conclusion that Mrs. Maybrick had administered and attempted to administer arsenic to her husband with intent to murder, and therefore he could only recommend the commutation of the death penalty to penal servitude for life. I think it plain from this statement that if the evidence had failed to convince Mr. Matthews that Mrs. Maybrick had administered and attempted to administer arsenic to her husband with intent to murder she would have received a free pardon. This was, indeed, made clearer by his answer to the American petitioners. "The most lenient view" that he could take of the case, he said—and he plainly implied that he had taken it—was that she was an adulteress who had attempted to poison her husband under the most cruel circumstances, on the pretense of nursing him when he was ill. This amounted to saying that she was being punished not for murder, but for attempt to murder, and that she would have received a free pardon if there had been no minor charges against her. So far the result is satisfactory. It goes to establish the principle that a reasonable doubt is

regarded at the home office as a ground for a free pardon, and not merely for a reduction of the sentence. If the jury convicts a prisoner notwithstanding the existence of a reasonable doubt, this conviction is a wrongful one. So long as we have no court of criminal appeal, the home secretary is the only person who can correct the error. He ought to do so, not by a reduction of the sentence, or even by a release on a license, but by a free pardon. Otherwise he is upholding in part a conviction which is wrong in toto. The well-known case of Dr Smethurst, which is almost exactly similar to that of Mrs. Maybrick in everything except the result, affords a good illustration of this principle. Where there is a reasonable doubt as to a man's guilt, he ought not, according to the spirit of the laws, to be punished at all. Instead of receiving a sentence of penal servitude for life, his imprisonment for a single month would be wrongful.

But assuming that the home office regards reasonable doubt as a ground of release, and that so far as the charge of murder is concerned Mrs. Maybrick is admittedly entitled to such a release, we have to examine the validity of the charges of administering and attempting to administer arsenic to her husband with intent to murder, and of the sentence of penal servitude for life which Mr. Matthews passed on her for these offenses, and which Mr. Asquith has affirmed. There are two distinct grounds on which the home secretary might seek to justify this conviction: First, that the verdict guilty of murder included it, and, though that verdict went too far, the home secretary might amend it by abandoning the excess and limiting it to the part which in his opinion was justified by the evidence; or, second, that the home secretary is at liberty to punish a prisoner who has been wrongfully convicted of one crime for any other crime which he regards as established by the evidence. On the latter point it may be noticed that in endeavoring to prove the crime of murder the Crown often gives evidence of some minor crime as a link in the proof of the murder. Thus bigamy was proved against Dr. Smethurst in order to establish a motive for his alleged crime. Previous unsuccessful attempts to murder have in more than one instance been proved as affording evidence of a murderous design on the part of the prisoner. But in these cases there was no trial for the minor offenses charged and no finding of the jury with regard to them. If the prisoner had been acquitted of murder there was nothing to prevent a second trial on the minor charge. Dr. Smethurst, after receiving a free pardon for the crime of murder, was actually tried, convicted, and sentenced to a year's imprisonment on the charge of bigamy. It is thus one thing to give evidence of a minor crime in support of a charge of murder, and another thing to try a prisoner for that minor crime as a substantive offense. And a different kind of proof may be required in the two cases. Take, for instance, the well-known meat-juice incident in the case of Mrs. Maybrick. For the purpose of the trial for murder, it was sufficient to show that she put arsenic into the bottle of meat juice with a felonious design, even if she was in some way or other prevented from making any attempt to administer it. But for a conviction on the minor charge an attempt to administer the meat juice should be clearly proved, and I can not find that any such attempt was proved by the evidence. Placing the most unfavorable construction on her conduct, the inference from the evidence would rather be that she saw that the nurse suspected her and was watching her, and for that reason she abstained from making the attempt, would be the most important element on a trial for the offense of which Mr. Matthews accused her, and which, judging from his answer to the American petitioners, he mainly relied on in justification of his sentence.

First, then, does a conviction for murder include a conviction for administering and attempting to administer arsenic with intent to murder? Clearly not; for the murder may be committed by stabbing, or shooting, or in fifty other ways. But if we know that the jury held that the murder was committed by arsenical poisoning, does not the conviction include a finding that the prisoner administered and attempted to administer arsenic with intent to murder? Again, I think the answer must be in the negative. In the first place, administering and attempting to administer arsenic with intent to murder are two distinct crimes coming under different sections of the statute. A prisoner can not be convicted of both offenses in respect of the same wrongful act. If there is proof of actual administration, the prisoner should be convicted of administering only. If the proof of actual administration fails, the conviction should be for attempting to administer only. Two acts, at least, are thus necessary to justify Mr. Matthews's conviction, whereas a conviction for murder does not imply more than one. Further, though a conviction for murder implies a wrongful intent of some kind, it does not necessarily imply an intention to murder. Any felonious design is sufficient.* Suppose a criminal in trying to escape fires at an officer of justice; he would probably prefer maiming him to killing him, but if the officer dies it is murder. So if a burglar kills me in trying to escape from my house or an Irish moonlighter mortally wounds the victim he had only intended to maim,

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* This is very well stated in Judge Stephen's Digest of the Criminal Law under the head of Murder.

the crime is not manslaughter but murder. Many similar cases might be alleged—suffocating the victim, for instance, in trying to stifle his or her cries. No one imagines that Allen, Larkin, and O'Brien intended to murder Sergeant Brett, or that murder was designed by the authors of the Clerkenwell explosion. Therefore, even if Mr. Matthews had limited himself to the single charge of administering arsenic with intent to murder, or to the single charge of attempting to administer arsenic with intent to murder, he would still fail to find intent to murder in the verdict of the jury, and, as already noted, no other criminal intent would render his sentence of penal servitude for life legal. Suppose, for instance, that Mrs. Maybrick administered arsenic to her husband with the intention of making him ill, so as to stop his inquiries about her proceedings in London, and to enable her to regain his confidence by assiduous nursing, the crime might amount to murder if he died of the arsenic, but it would not be administering poison with intent to murder if he recovered or died from some other cause. The maximum sentence in the latter case would be ten years' or three years' penal servitude, according to which section of the statute was supposed to apply to it—each sentence being reducible by one-third for good behavior—a remission which Mrs. Mabrick has earned.* The question whether Mrs. Maybrick's conviction for murder included a finding that she administered and attempted to administer arsenic to her husband with intent to murder, can, I believe, be tested by granting to Mrs. Maybrick a pardon on the charge of murder, with a proviso that this pardon is not to extend to the included crimes of administering and attempting to administer arsenic to her husband, and let her test the question whether they are included by a motion to the court. But, even if this course be inadmissible, assuming that the one charge legally includes the other, there must be some mode of amending the record so as to state correctly the offense for which the prisoner is really undergoing punishment—an amendment which would probably have saved her £2,500 in a recent civil action. It was because she had been convicted of murder that it was held that she could derive no pecuniary benefit from her husband's death. The result has been practically to add a fine of £2,500 to the heaviest legal penalty for the offense or offenses with which Mr. Matthews charged her.

While I am confident that Mr. Matthews's charges are not included in the finding of the jury, I think the action of the home office would be objectionable even if they were. When a jury goes wrong on the main issue, the public will not place much confidence in its judgment as regards minor issues. The prisoner did not receive a fair trial on any issue whether major or minor. Nor is it true that the major and minor charges can always be treated as distinct. It is true that a finding that Mrs. Maybrick murdered her husband by arsenical poisoning (if we are at liberty to expand the verdict into this) includes a finding that she administered arsenic to him with some criminal design. But very possibly the jurors would have reasoned thus: "This man died of arsenical poisoning; therefore someone must have poisoned him with arsenic, and the only person who could have done so was his wife." If this mode of reasoning would have been adopted, it would be absurd to uphold the finding of wrongful administration of arsenic while giving up the finding of murder, since the former finding depended on the latter, and not vice versa. The jurors did not think that the man died of arsenic because they were satisfied that arsenic had been wrongly administered, but they thought that arsenic had been wrongly administered because they were satisfied that the man had died of arsenical poisoning. And if the home secretary had proceeded to state the occasions and the manner in which arsenic had been administered or attempted to be administered—as must have been done if Mrs. Maybrick had been indicted on the charges in question—the possibility of a variance between the jury and the home secretary would have become immediately apparent. His answer to the American petitioners was indeed sufficient to show this. She had attempted to poison her husband, he said, under the most cruel circumstances, on the pretext of nursing him when he was ill. The jury found that his illness and death were caused by arsenical poisoning, but they did not find that there was any administration or attempted administration of arsenic after he became ill. They very probably thought that a single dose killed him—a dose most probably administered, as Dr. Carter affirmed, on the 3d of May when he was not confined to his bed or being nursed at all. In fact, the home secretary's mind was evidently running on the meat-juice incident already referred to; but as the evidence was quite explicit that Mr. Maybrick took none of the meat-juice after it had passed through his wife's hands, the jury could not possibly have included that attempt (if it was one) in their verdict of guilty of murder. Indeed, it is most probable that they never considered the question whether there was or was not an attempt (in the legal sense) to administer arsenic on that occasion. What Mr. Matthews imagined to

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*Ten years' penal servitude could only be inflicted if that jury held the life was endangered or grievous bodily harm done by the poison thus administered. There was the same conflict of medical evidence on this point as on the cause of death.

be part of the finding of the jury may thus have been quite different from what they intended to include in it. The jurors were not asked to find when and how the arsenic, to which they ascribed Mr. Maybrick's death, was administered and they found nothing on the subject accordingly. Mr. Matthews, in erecting this minor charge into a substantive one ought to have specified the time and place, but he has never done so. In dealing with two such unsubstantial shadows, how can we decide whether the one does or does not include the other? Once give them definiteness of outline and the divergence, or at all events the possible divergence, will become immediately apparent.

I may illustrate this by a case which is now sub judice and on which I therefore offer no opinion. Mr. Monson is charged with murdering Lieutenant Hambrough by shooting, and also with attempting to murder him by drowning on the previous day. If convicted of murder, I presume the charge of attempt would not be persevered with; but what would be thought if, after conviction, the home secretary admitted that there was a reasonable doubt as to whether the shooting was not accidental, but stated that he could only commute the sentence to penal servitude for life, because Monson had (in his opinion) previously tried to drown the victim? Or how does Mrs. Maybrick's case differ from this if what the home office really relies on is (as the answer to the American petition implies) putting arsenic into the bottle of Valentine's meat juice with intent to kill? Hambrough was not killed by drowning, and Maybrick was not killed by the meat juice. This must be conceded on all hands. How then could a conviction for murder include either?

But if the conviction for murder does not include a conviction for administering or attempting to administer arsenic with intent to murder, how can Mrs. Maybrick's imprisonment be justified? Only if the home secretary is at liberty in the case of every wrongful conviction to examine the evidence in order to see whether there is any other crime of which the prisoner might have been convicted on that evidence; and if on arriving at the conclusion that there is such a crime, he is at liberty to inflict upon the prisoner whatever penalty he thinks suited to that crime (not exceeding the original penalty), under the pretext of remitting in part or of carrying out the original sentence. I add the latter words because the contention must go to that length. Suppose, for instance, that a Fenian was wrongfully convicted of murder, but that the home secretary thought, on reading over the evidence, that it warranted a conviction for high treason, he might allow the sentence to be carried out, because high treason is also a capital offense. Is not this a mere colorable evasion of the provisions of Magna Charta and the petition of right—an evasion which could not be accurately expressed on the record without enabling the prisoner to obtain his or her release? If Mrs. Maybrick is at present imprisoned, not for murder, but for administering and attempting to administer poison with intent to murder, and if a conviction for murder does not include a conviction on these charges, it is perfectly clear that Mrs. Maybrick is being punished for an offense (or offenses) for which she has never been tried. This is contrary to the very first principles of English law. Nor has she been merely deprived of her right of trial by jury. She has been deprived of the right of being indicted on clearly defined charges, which is, by law, the privilege of every accused person. She has been deprived of the right of being present at her trial and of being represented by counsel who would no doubt have adopted a different line of defense (as regards examination and cross examination, no less than address to the jury) had the minor charges been raised as distinct issues. She has also been deprived of her right of being sentenced by a judge, who would have had a very wide discretion in case of a conviction on these minor charges, and would not be likely to impose the maximum penalty of penal servitude for life on a delicately nurtured lady in feeble health, who came before him as a first offender, even if he regarded the crime itself as an aggravated one. Penal servitude is a very different punishment to Mrs. Maybrick from what it would be to a healthy man or woman who had always been accustomed to hard work and coarse fare—like the Irish poisoner, Michael O'Brien, whose sentence is the same as hers, but of whose guilt, I believe, the lord lieutenant entertained no doubt whatever. The punishment in the doubtful case is thus in reality far heavier than in the certain one. But Mrs. Maybrick has never been heard by counsel in reference to either her conviction or her sentence for these minor offenses. It was never intended, I believe, that the home secretary should, under the pretext of dispensing mercy, assume the power of trying and sentencing prisoners for new offenses—in which trial and sentence the prisoner is deprived of all the benefits which the law has secured to him in ordinary trials. Assuming that Mrs. Maybrick was wrongfully convicted of murder, why should she be placed in a worse position than she would have occupied if the jurors had performed their duty and acquitted her? A wrongful conviction is not a thing to be grasped at by the home secretary in order to legalize a punishment which is utterly inconsistent with the spirit and intention of the laws.

In illustration of these remarks, I may refer to the case of an Italian named Pelizzioni, who was convicted of the murder of Michael Harrington in 1865. A man

named Rebbeck was stabbed at the same time and place, but recovered. He was examined at the trial, and swore positively to Pelizzioni having stabbed him as well as Harrington. Pelizzioni was reprieved, and, while under sentence of death, another Italian—Gregorio Mogni—was tried for the same offense and convicted of manslaughter, there having been a scuffle between him and Harrington immediately before the latter was stabbed. Here we have the principal elements of the Maybrick case, except that the second crime was an attempt to murder a different person. What would have been thought if the home secretary had commuted Pelizzioni's sentence to penal servitude for life, on the ground that though there was a reasonable doubt as to the prisoner having murdered Harrington, the evidence led to the conclusion that he had attempted to murder Rebbeck? It is needless to say that he took no such course. Pelizzioni was tried for attempting to murder Rebbeck and acquitted—as I believe Mrs. Maybrick would be if tried on Mr. Matthews's charge before an impartial judge and an intelligent jury. And after this acquittal he was pardoned.

The reasons which Mr. Matthews assigned for commuting Mrs. Maybrick's sentence to penal servitude for life were, in my opinion, reasons which ought, in accordance with the fundamental laws of England, to have led to a free pardon. It was hoped that Mr. Matthews's successor would have viewed the matter in this light; but, as he has affirmed Mr. Matthews's decision, it seems clear that the home secretary will henceforth assume the function of trying and sentencing for one offense prisoners who have been wrongfully convicted of another, unless active steps are taken to prevent it. It is the hope that such steps will be taken, not merely to release Mrs. Maybrick, but to prevent the case from being drawn into a precedent and used to the detriment of any prisoner who may be wrongfully convicted hereafter, that the foregoing paper has been written.

I have assumed so far that the home office used no evidence against Mrs. Maybrick except what was given at the trial, but is this certain? That the home office receives secret evidence, and even secret information not amounting to evidence, is, I believe, admitted; and so long as this evidence is used only in favor of life and liberty the public will hardly object. But it is a different matter if an unsatisfactory conviction is to be affirmed upon evidence secretly collected by the home office subsequent to the trial and never communicated either to the prisoner or to the public. If such a course as this is adopted, what is to prevent conspirators from supplying the home office with additional false information against their victim, without any risk of detection and punishment? Such conspiracies have occurred. I do not allege that there was one in the Maybrick case, though no one can doubt that the enemies of the prisoner were (and are) extremely active and bitter. But the case becomes still worse, if secret evidence or secret information is used, not to sustain the verdict of the jury, but to substantiate a new charge (whether alleged to be included in the former or not). In such a case is the home secretary not only to constitute himself prosecutor, judge, and jury, and to decide the case behind the prisoner's back, without any full and clear statement of the crime, but actually to decide it on secret evidence or secret information, of which the prisoner is kept in absolute ignorance? I am informed that an application was made by Mrs. Maybrick's legal advisers as to whether any evidence against her had been received at the home office since the trial and that the information asked for was refused. Even with full particulars of the charges and the evidence before her, the prison rules would make it very difficult for Mrs. Maybrick to make a satisfactory defense; but when to the seclusion of the prison is added the want of all proper information as to the charges which she has to meet, the public will not be surprised to learn that she has been able to accomplish but little—for she has accomplished something—in the way of proving her innocence. But to convict her behind her back of administering and attempting to administer poison to her husband with intent to murder upon evidence which is carefully concealed from her and from her legal advisers, and which perhaps would be rejected as inadmissible in a court of justice, is carrying the criminal jurisdiction of the home office very far indeed. Is the public satisfied that it should be carried in future to this length? Is it satisfied that in future any person who has been wrongfully convicted should be left at the absolute disposal of the home secretary, freed of all considerations of law, of justice, or of precedent, because by one of the fictions in our present system he is supposed to be dispensing mercy, not justice. Mercy, it would seem, may retain in prison a person whom justice would forthwith release.

The foregoing remarks are not intended to apply to cases in which the commission of a crime is admitted, and it is only contended on behalf of the prisoner that this crime was, for instance, manslaughter or concealment of birth, instead of murder. The home secretary might in such cases pass a moderate sentence for the admitted crime if satisfied that the capital conviction was not justified by the evidence. But in the present instance the prisoner strenuously denied that she had committed any crime, and if the Crown had offered to accept the plea of guilty of attempt to mur-

der the offer would no doubt have been refused. The attorney-general was evidently of opinion that his client was entitled, on the evidence, to a simple acquittal. And I have no reason to believe that he has ever altered this opinion, or has failed to express it to his colleagues. The case therefore stands thus. The only legal justification for Mrs. Maybrick's imprisonment is the finding of the jury which is discredited by the home secretary. Its moral justification is the finding of the home secretary which is discredited by the attorney-general. And this latter finding in reality affords no reason for her further detention. While these pages were passing through the press a man was convicted of a very aggravated attempt to murder his wife. His sentence was four years penal servitude. Mrs. Maybrick has endured more than that already. The home secretary's sentence indeed accords much better with the finding of the jury than with his own finding. A return of the number of prisoners under sentence of penal servitude for life with a statement of the crimes of which they were convicted would show this at once. As regards our relations with a great friendly State, it is, moreover, unfortunate that the lady who has been selected for such exceptionally harsh treatment should have been an American.

[The Liverpool Daily Post, Friday, August 23, 1895.]

THE HOME OFFICE VOTE—THE KELSALL AND MAYBRICK CASES.

On a vote of £63,451 for the home office:

Mr. Lees Knowles (whose remarks were interrupted by an abortive count) called attention to the case of a man named Kelsall, who was convicted and sentenced to penal servitude at the Manchester assizes in May, 1892, for killing his wife by throwing a paraffin lamp at her. He was convicted mainly on the evidence of a woman named Curran, who afterwards confessed that she had committed perjury in her evidence, and, on being tried for that offense, pleaded guilty, and was sentenced to seven years' penal servitude. Kelsall was thereupon released, but no compensation had yet been given him for his sufferings under what must be taken to have been an improper conviction. He thought that if legal compensation could not be given to him he should at least receive a compassionate allowance in respect of the three years' imprisonment he had suffered.

Mr. T. P. O'Connor thought it was intolerable that Kelsall should not be compensated. He then called attention to the case of Mrs. Maybrick. This, he said, was a case upon which a large number of people felt deeply. The home secretary, when he looked at the records of his office, would find that a petition was signed in favor of this unhappy woman by a large body of the citizens of the United States, to which country she belonged. He knew that petitions from the other side of the Atlantic were sometimes held to be open to suspicion on the ground that they might be inspired by the exigencies of political conflicts in the United States, but they knew that Mrs. Maybrick was simply an unfortunate and almost friendless woman, and he did not think anybody could suggest that the petition in her favor was presented on any other ground than a sincere conviction that she had been unjustly convicted of the charge of murder. He did not think it would be quite fair to the home secretary or in the interest of justice that he should go into an exhaustive survey of the facts of the case.

He candidly confessed the enormous difficulty generally and the disadvantage in the public interest of making the House of Commons a court of appeal in criminal cases, and it was only in the case of a grave and urgent necessity that he thought a member was justified in bringing these cases before the House of Commons. The case of Mrs. Maybrick was one upon which he had felt deeply ever since the trial. He read the evidence with very great care at the time, and he formed a very strong belief that this woman was not justly convicted. He wrote to that effect very strongly and very warmly, and he must say that nothing had occurred since to shake his conviction in the matter. He did not like to say much about some of the circumstances of the trial, for obvious reasons. The judge who tried the case was dead; he had passed beyond their verdict, and therefore he (the speaker) was in mere decency and good taste to a large extent restrained in any comments he might make upon the conduct of the learned judge. But, after all, one had to consider the interest of the living, and so he would say he believed the conviction of Mrs. Maybrick was very largely due to misdirection.

On the conduct of the case by the learned judge he was bound in honesty and frankness to say a word. It was proved in the course of the trial that this woman

was untrue to her marriage vows, and the judge on the second day of his charge laid an enormous amount of stress on this fact. He must say that in charging a jury on a case like this it was most inexpedient—he would not use any stronger term—for a judge to lay stress upon an offense by this woman which, though heinous from a moral point of view, was not the offense for which she was being tried. He really believed they could fairly say that the summing up of the judge was that, as the woman had been proved to be guilty of adultery, she, therefore, necessarily must be found guilty of murder. It was never proved that Mrs. Maybrick was in possession of the poison by which her husband met his death, and, furthermore, the home secretary for the time being, finding either that public opinion was so dissatisfied with the result of the trial, or that the evidence was very incomplete, reprieved the woman. That decision, though it was desirable from the point of view of mercy and justice, was one of the most illogical that ever was put forward by a home secretary. What Mr. Matthews (now Lord Llandaff) declared was that it was not proved that Mr. Maybrick had died of poison administered by Mrs. Maybrick. If that was the case, Mrs. Maybrick was not guilty of murder. She might have been guilty of an attempt to murder, but as she was not guilty of the capital crime, she was entitled either to an acquittal or to a new trial. It was proved in the course of the trial that the unfortunate man Maybrick was in the habit of using arsenic as medicine and as a tonic. He could assure the home secretary that he had never known a case in his long experience as a journalist which excited stronger or more abiding interest. He would be sorry to say how many letters he had received; some from men and women occupying eminent positions in letters and in other walks of life, and, above all, he knew the intense belief in the innocence of Mrs. Maybrick that existed among her countrymen and countrywomen.

There was one point to which he wished to direct special attention. Everybody knew that Mrs. Maybrick was defended by the most eminent counsel, as he then was, of the English bar—the present lord chief justice. He had had no personal communication with the lord chief justice, nor would it be right that he should have upon such a subject, but he understood that his conviction at the time of the trial that this woman had not been properly and equitably convicted remained unchanged at the present day. He therefore thought he was entitled to ask the home secretary to consult the lord chief justice in regard to this case. He did not expect the right honorable gentleman to give an offhand answer to the appeal he now made; but he hoped that in the discharge of his duty in revising sentences he would direct his mind to the evidence in this case in order to see whether or not he was able to pass a more favorable judgment on it than any of his predecessors. (Cheers.)

Sir M. White Ridley said it was impossible for the honorable gentleman who brought such cases as this before the House, and still more impossible for anyone standing in his position to deal with all the details of arguments which must necessarily be brought to bear in cases of this kind. Whatever might have been the facts, they were known in the first instance. It must be notorious to gentlemen who had any experience or knowledge of criminal matters that there was a great deal, not of absolute evidence, but of reliable information and opinion, at the disposal of the home secretary for his guidance in deciding such cases from an equitable point of view which it was impossible for him to make public. At the same time he could assure the committee that he had already within his short experience found that it was absolutely necessary for the home secretary to seek that guidance and those opinions in forming a judgment on these questions which he had to settle.

With regard to the case of Mrs. Maybrick, he might say at the beginning that officially he knew nothing about it whatever. But in response to the appeal now made, being aware of the great interest that this case possesses in the minds of many people and the strong sense entertained by many that there had been possibly an unjust verdict, it was his duty to promise to give his best attention to it, and he was sure the honorable member could expect no more. [Hear, hear.] He would not follow the honorable member into his detailed remarks, with which he found no fault, but he could promise the honorable member that upon his representation he would examine all the case [cheers] to the best of his poor ability, and that he would seek such assistance as he was able to get in the elucidation of what would be admitted to be a very difficult subject. He could promise no more than that. [Hear, hear.]

The case of Kelsall had been more than once before the House. The case was a very difficult one, but after the best attention he could give to it he had come to the conclusion that the decision of the late home secretary (Mr. Asquith), that no compensation could be given to him, was perfectly right. There was evidence against him apart from that of Mrs. Curran, and though he was released from confinement he had not received a free pardon, nor, under all the circumstances, was he prepared to advise that such a pardon should be given to him. He had had the benefit of a doubt, and that was all. Under these circumstances he could not advise that any compensation or compassionate allowance should be given to him.

The Maybrick case—Why should I concern myself about the case of Mrs. Maybrick?

ANSWERS:

FOR THE LAWYER.

(1) Because, admitting the general imperfection of the state of the criminal law, the position of this case is unique and is a glaring example of inconsistency and of the possibility of an innocent person being improperly detained.

(2) Because the home secretary, as the supreme and only court of appeal, has deliberately decided that the evidence in this trial for willful murder by the administration of arsenic "does not wholly exclude a reasonable doubt whether the death was in fact caused by the administration of arsenic."

(3) Because it is the recognized principle of law that a prisoner (as the equivalent for the fact that he is not allowed to give evidence himself) must be proved guilty by clear and independent evidence and is entitled to "the benefit of the doubt"—that is to say, to the benefit of an acquittal if there is any possibility of reasonable doubt.

FOR THE MEDICAL MAN.

(1) Because four specialists (Drs. Meymott Tidy, Paul, Macnamara, and Barron) against one specialist (Dr. Stevenson) and two general practitioners (Dr. Carter and Mr. Humphreys) emphatically swore that the symptoms of death were those of gastro enteritis, and (in the words of Professor Tidy) "distinctly point away from arsenic." Nevertheless the judge told the jury that "It is essential to this charge that the man died of arsenic;" and at another time he said: "The doctors are divided in opinion, and of course I can not answer the question whether there was arsenical poisoning or not."

(2) Because Mr. Maybrick's death from gastritis is consistent with his becoming ill at the Wirrall races (27th April) and getting wet and cold and being treated by his medical attendant until his death, as follows:

April 28. Diluted prussic acid.
April 29. Papaine and iridine.
May 3. Morphia suppository.
May 4. Ipecacuanha.
May 5. Prussic acid.
May 6. Arsenic (Fowler's solution).
May 7. Jaborandi tincture and antipyrine.
May 10. Sulphonal, cocaine, and phosphoric acid.

(3) Because at the post-mortem the stomach and its contents were sent to a local analyst, who found that they contained no trace of arsenic. The medical attendants having refused to give a certificate, the death was treated as a "mystery," and later, when the body had been exhumed and other parts sent to the analyst and to one of the Crown analysts, they between them found particles of one-hundredth and one-thousandth of a grain of arsenic, making in all only one-tenth of a grain of arsenic—a quantity insufficient to kill a mouse. This Crown analyst (Dr. Stevenson) said there are "no distinctive diagnostic symptoms of arsenical poisoning," but from his suggestion that the death was due to arsenical poisoning the other Crown analyst (Dr. Tidy) and Drs. Macnamara, Paul, and Barron all dissented.

FOR THE JOURNALIST.

(1) Because the press in giving voice to the public excitement in the locality of Liverpool and throughout the country prejudiced the impartial conduct of the trial. One local paper went so far as to print two separate editions announcing the result of this six days' trial—one "guilty," the other "not guilty." By some mistake the "not guilty" edition came out first and had to be recalled.

(2) Because Mrs. Maybrick was put on her "trial by journalism" for alleged offenses of her private life, and to which in prison she could not reply, and was thereby prejudiced in the real issue of murder or no murder.

(3) Because one London newspaper (Truth) went so far as to justify her conviction and detention, because "were Mrs. Maybrick to be released no husband would be safe were his wife to wish to put an end to his existence."

FOR THE JURYMAN.

(1) Because as guardians of the rights and privileges of Englishmen you should protest against the treatment and conduct of the jury during this six days' trial. The jury consisted of 3 plumbers, 1 wood turner, 1 provision dealer, 1 grocer, 2 farmers, 1 ironmonger, 1 baker, 1 painter, and 1 milliner.

(2) Because whereas in criminal cases the jury should (says Lord Coke) "be kept together, without speech of any and not hear evidence in private, either to refresh their memory or as to new matter which may arise during their deliberations, and if they do their verdict will be invalid;" nevertheless, this jury played billiards in the public rooms of the hotel with other persons, read the public papers containing the most sensational and unfounded statements and suggestions, and (as deposed to by the clerk of Mr. Bigham, Q. C.) "were allowed to walk through the streets of Liverpool from one hotel to another, the newspaper boys passing along the streets calling the news."

(3) Because the treatment of jurymen should be such as that they can fairly attend to the matter before them, yet in this case one juryman has stated "we could not hear the whole of the evidence very distinctly, and even if we could have done so it was impossible to carry away with us in our memories the important details. We therefore made free use of the newspapers and made our own cuttings." When it is remembered that the case turned on medical and scientific evidence, and that the judge summed up to the jury for two whole days, the jurymen are not perhaps so much to be blamed as pitied.

FOR THE WOMAN.

(1) Because in spite of alleged defects in Mrs. Maybrick's moral conduct which have been dragged into the light of day, it is not fair or reasonable that a woman should be held guilty of murder merely because of these alleged blemishes. "Let him who is without sin cast the first stone."

(2) Because it was unfair for the charge to be aggravated as it was by the Crown counsel in his address to the jury by stating that it was "a murder founded on adultery and profligacy, and carried out with a hypocrisy and cunning rarely equaled in the annals of crime."

(3) Because in spite of the decision of the home secretary that the evidence did not exclude a reasonable doubt, he advised the Queen to spare her life and imprison her for life for an offense which was reasonably doubtful.

FOR THE MINISTER OF RELIGION.

(1) Because nothing but absolute justice should have the sanction of religion.

(2) Because religion should ever lead the way to mercy rather than to blind revenge.

(3) Because the Christian religion approves of our sympathies being extended to those who are in legal custody and even to those who are (rightly or wrongly) in the very act of execution. "I was in prison and ye visited me."

FOR THE SOCIAL SCIENTIST.

(1) Because the object of law is to educate the people by absolute justice, and not to brutalize.

(2) Because it would be better even for one guilty person to escape than for one innocent person to be wrongly punished.

(3) Because it is more moral to inquire into a possible miscarriage of justice than to use mere force to perpetuate the haphazard decision of an imperfect tribunal.

FOR EVERYBODY.

(1) Because every person, whether prosecuted or prosecutor, should have complete justice.

(2) Because the reinvestigation of this case will support the demand (approved equally by Lord Halsbury and Lord Herschell) for the establishment of a court of criminal appeal. A bill is now before Parliament.

(3) Because it will also support the demand, admitted to be reasonable by all lawyers, that all prisoners should be at liberty to give evidence, if they wished to do so, on oath. A bill is now before Parliament for this purpose.

[From the Our Half Hour, for June.]

WHY IS MRS. MAYBRICK IN PRISON?

From the Daily Telegraph, of May 8, we have taken the following extract from the opening speech of the chairman, the Duke of Argyll, at the meeting held in St. James Hall, London, to protest against the alleged Armenian outrages:

"I did not come here to attack any Government, but in the pamphlets issued by this society there are statements, verified by quotations from authoritative docu-

ments, which really make me ashamed of my country. For some years the foreign office have suppressed the evidence taken on the spot with regard to this question. ['Shame!'] The foreign office has ceased for some years to publish the consular reports. This attitude is perfectly natural on the part of the foreign office. The Eastern question is the nightmare of every foreign office in Europe. They only wish to keep things quiet. As Mr. Gladstone says in his letter, 'I wish peace and tranquillity all over the world.' So do we all; but not at any cost. [Cheers.] I must say I think it the absolute duty of every Government to keep the people of this country informed of the facts of the case. 'Open the window, open the door, let in the light.' [Cheers.] Whatever action we take or fail to take, let us at least make the people of this country know what we have to deal with, and what are the horrors for which they are individually and collectively responsible." [Cheers.]

How well this statement might, with very little alteration, apply to the treatment of Mrs. Maybrick by the home office. We are quite aware this case has been the nightmare of both Mr. Asquith and his predecessor.

"Open the window, open the door, let in the light" into the home office, and let the public know why this unfortunate prisoner is still detained, while others are let free.

"The Red Spot in Armenia" is the headline adopted by one of our dailies in describing the alleged atrocities. Might not the faithful followers of the Sultan adopt a similar title, "The Black Spot in England," and with all truth point out that England, with all her boasted privileges, has no court of criminal appeal to which prisoners whose convictions are often very doubtful, and who might upon a second trial establish their innocence, appeal to.

While we rejoice to see that a movement on behalf of Mrs. Maybrick has been organized in London, and is rendering good service by calling public attention to the cause, there are a few matters of which we desire to remind the committee.

First. That while it is highly desirable to show the members of both branches of the legal profession and all who are interested in constitutional law and English jurisprudence the legal objections which lie against the procedure of the home office against Mrs. Maybrick, and the dangerous consequences of allowing the case to become a precedent to be followed by other home secretaries in the future, these grounds of objection will carry little weight with the general public, and it is on a strong expression of public opinion that we must rest all our hopes of success so long as the composition of the home department remains unaltered.

Second. That while very many persons were dissatisfied with the verdict at the time and have never been reconciled to it, a large number of others were satisfied, and that after a lapse of upward of five years public opinion is not likely to be roused to any strong action by merely dwelling on the evidence given at the trial and the conduct of the judge and jury on that occasion, nor is the press likely to open its columns for the rediscussion of matters that were discussed so largely at the time.

Third. That though the opinions of the present lord chief justice, Mr. Moulton, Q. C., and Mr. Poland, Q. C., are undoubtedly of weight, the public is hardly likely to conclude that these three counsel were right and the home secretary wrong, without learning the grounds on which their joint opinion was based—the facts stated in Messrs. Lumley's case which were not given in evidence at the trial, and which are at present very inadequately known to the public—and to these ought to be added other facts pointing in the same direction discovered since this case and opinion were written.

THE FLY-PAPER INCIDENT.

It was on the purchase and soaking of the fly papers that the charge of poisoning against Mrs. Maybrick was originally founded. This charge was undoubtedly made at an interview between Alice Yapp and Mrs. Briggs and Mrs. Hughes, before the

letter to Brierley was written, or any of the trio believed that a charge of adultery could be established. And it still prejudices the public against her to no small extent, chiefly because the new evidence in her favor is so little known.

The police originally sought to connect the purchase and soaking of the fly papers with the quarrel at the Grand National. Bessie Brierly, who appears to have been a receptive subject for the policemen's ideas, swore all through the proceedings that the steeping of the fly papers occurred within a week after the Grand National, though she varied somewhat as to the day. But she had shown them to Alice Yapp and Mary Cadwallader, both of whom differed from her as to the date. Alice Yapp said it was a fortnight or three weeks after the Grand National, i. e., from the 12th to the 19th April. Mary Cadwallader said it was about a week before the ball, i. e., about the 23d of April. The first purchase of fly papers proved in evidence was from Mr. Wokes, chemist, who stated that it was not earlier than the 15th, nor later than the 25th. This agrees best with Mary Cadwallader. Mr. Addison accepted her date as correct. The judge accepted Alice Yapp's; but I think the reader will agree with me that the attempt of the police to connect even the first purchase with the quarrel on the 29th March, instead of the ball on the 30th April, broke down, as far as dates are concerned. The second purchase of two dozen fly papers from Mr. Hauson was, undoubtedly, made on the 29th of April.

In the year 1884 two Liverpool women, named Flannagan and Higgins, were convicted of murdering other women by means of arsenic extracted from fly papers in order to realize insurance on their lives. Hence a purchase of fly papers was regarded as a more suspicious incident in Liverpool than elsewhere. The Maybricks, however, were in America in 1884, and probably knew little or nothing of the details of this trial.

To resume, it is now established beyond dispute that Mrs. Maybrick had a prescription for an arsenical face wash, by Dr. Bay, of Brooklyn, which she was unable to find at the time of the trial, but was afterwards discovered in her Bible. The arsenic in this prescription—Fowler's solution—would not have been sold to her without a medical prescription. She was about to attend, and actually attended, a fancy ball on the 30th of April. Under these circumstances she went to Mr. Wokes's at the date already mentioned and bought a dozen fly papers. She was well known at this shop, and kept a regular account there.

The fly papers were sent to the house in a parcel, open at both ends, and Mary Cadwallader swore that Mr. Maybrick took it up and examined it. He probably guessed what it was for, as he had told Mr. Bancroft that he himself used arsenic for longevity and fair complexion. It was, no doubt, these fly papers that Bessie Brierley found steeping in the bedroom occupied by her master and mistress. She called two other servants, Alice Yapp and Mary Cadwallader, to see them. Mrs. Maybrick appears to have seen them looking, but did not rebuke their curiosity. The remains of the fly papers were left in the slop pail till next day, so that Mr. Maybrick had another opportunity of seeing them. Mrs. Anna Ruppert swears that, to her own knowledge, great numbers of ladies use fly papers to make such face washes when other means are not at hand.

Again, on the 29th of April, Mrs. Maybrick bought two dozen fly papers at the shop of Mr. Hanson, chemist, where she was also well known and kept a regular account. If she had desired to practice any concealment, it would have been easy for her to go into Liverpool and buy them in an assumed name (or without giving any name), at a shop where she was not known. But there was plainly no concealment whatever. Along with this supply of fly papers she bought some tincture of benzoin and elder flowers. These are known and advertised ingredients in face washes. Indeed, it was to purchase them that she went into the shop, but seeing some fly papers in a conspicuous place on the counter, she inquired the price and bought them also.

Each fly paper contained about two and one-half grains of arsenic, so that her three dozen fly papers contained about ninety grains. What, it has been asked, did she want with such a quantity—enough to kill, at least, twenty men? The investigations of Mr. Clayton supply the answer. The simple process of soaking in cold water, that she employed, would extract but a very small proportion of the arsenic. This, indeed, was stated by Mr. Davies, a hostile witness, at the trial. But Mr. Davies appears to have overrated the extractable amount according to Mr. Clayton, who experimented more carefully on the subject.

Mrs. Maybrick went to the ball and nothing more was seen of the fly papers; but, as noticed already in Our Half Hour, after her husband's death a bottle of weak solution of arsenic with a faint scent was found in the house, and opposite to the description of it in the police list, which Mrs. Maybrick held in the dock, she wrote the word "face wash." Mr. Davies thought there was about one-tenth of a grain of arsenic in the entire bottle—the smallest fatal dose being 2 grains.

In the cases of Flannagan and Higgins, it need hardly be said that no such defense could have been attempted, for women in their rank of life do not use arsenical face washes. But the crime was brought home to them in a different manner. In exam-

ining the bodies of the victims with a microscope, Mr. Davies found the fiber of the fly paper in them. He made the same examination carefully in the body of Mr. Maybrick, and no fly paper fiber was found.

Mrs. Maybrick, it was suggested, had taken warning by the preceding cases and got rid of the fly paper by filtering or straining. But there was no trace of any such process. Mr. Davies, indeed, thought that a handkerchief would have answered the purpose, and there were handkerchiefs that bore arsenical stains. Is it probable that Mrs. Maybrick, who conducted the purchasing and steeping so openly would have practiced such secrecy with regard to the straining? Be it so, however. Why was not the fiber detected in the handkerchief or handkerchiefs that had been so used? And, further, Mr. Clayton's researches show that a handkerchief would not have proved a sufficient filter. Nothing, he stated, would answer for that purpose except filter paper of good quality. (Mr. Davies does not appear to have been speaking from the result of actual experiment as Mr. Clayton was.)

But if this difficulty were surmounted, let us notice the other difficulties that Mrs. Maybrick would have experienced in poisoning her husband with arsenic derived from fly papers. She had evidently no means of testing the strength of the solution. She could not know whether what she was putting into her husband's food or medicine contained two grains or a tenth of a grain. If she gave him too little, she would miss her object; if too much, she would be certain of detection. Flannagan and Higgins had a much easier task than Mrs. Maybrick's, assuming that she was a poisoner. Their victims belonged to a class to whom the doctor pays only an occasional hurried visit, and is not called in at all until the illness becomes alarming. But in Mrs. Maybrick's case the doctor was called in at once and was in constant attendance, a second doctor being called in five days before death. It would have taken a woman of great knowledge of poisons, as well as cleverness, to poison her husband under their eyes without exciting their suspicions, which would evidently have occurred if Michael Maybrick had not accused her. But would such a proceeding have been possible if the prisoner had to rely on a fly paper solution of unknown strength?

What kind of arsenic could have been extracted from fly papers? Only a solution and a colorless solution. Of course she could have colored the solution with charcoal, but what possible motive had she for coloring it? But unless such coloring was effected, there was but one bottle in the house (besides that which she claimed as the remains of her face wash) which could have been a filtered fly paper solution. This bottle was found in one of her husband's hatboxes among a number of other bottles containing arsenic that must have had a source different from the fly papers.

It is needless to say that the packet of mixed arsenic and charcoal in powder with the inscription "poison for cats" could not have been obtained by soaking fly papers, and it was evident that the greater part of the solutions found in the house were solutions of this very powder. True, no charcoal was found in the body or in the remains of the food or medicine. But charcoal could have been much more easily strained out than fly-paper fibre.

Much light was thrown last year on the entire subject by the evidence of Mr. Blake. In the month of February, 1889, Mr. Maybrick obtained from him—stating that he was an arsenic eater and required the arsenic for his own consumption—about 150 grains of arsenic. It was in three paper parcels, one of white arsenic, one mixed with soot, and one mixed with charcoal. Mr. Maybrick probably threw away the soot mixture, finding it unpalatable. No trace of it was found except possibly those in the sinks. The white arsenic he had apparently almost consumed. None of the powder was found, and only one bottle of solution, with traces in other bottles. He was apparently beginning to use the charcoal mixture, and had made solutions of it for the purpose. The charwoman stated that one day the food at the office had a white sediment and on the next day a black one.

But it was plain that while all this arsenic had been in the house since February Mrs. Maybrick had not discovered it when she purchased and soaked the fly papers; otherwise she would, no doubt, have made use of her husband's stock, which was under her hand, to manufacture her face wash; or, if the face wash was a myth, she would have poisoned him with his own arsenic, instead of incurring needless trouble and risk by purchasing and soaking fly papers for the purpose. But her last purchase of fly papers was made on April 29. The doctor had been called in on the previous day. The Crown dated Mr. Maybrick's fatal illness from the 27th. Arsenic was found in the dregs of a medicine bottle that he certainly did not use after the 28th. We seem thus driven to the alternative, either that Mrs. Maybrick commenced the poisoning with the fly-paper solution, and without knowing that there was any other arsenic in the house, or else that she did not poison her husband at all.

If she poisoned him not with the fly-paper solution, but with the other arsenic in the house, when did she discover its existence and administer it to him? She evidently did not detect it until after the 29th April. She had no opportunity of giving him anything after the nurses took charge, on the 8th of May. There was no time, at all events, for slow poisoning with his own arsenic. The excreta were examined

on the 9th by Dr. Humphreys, who could find no trace of arsenic in them. A flannel shirt that he had ceased to wear about the same date showed no sign of its having exuded through the skin. There was no trace of arsenic in anything that he had taken after he took to his bed on the night of the 3d of May, and on that 3d of May he had forgotten to take to his office the lunch that his wife had prepared for him. If Mrs. Maybrick poisoned him with Blake's arsenic, when did she discover and administer it?

The Flannagan and Higgins case prejudiced the people of Liverpool against her as soon as the purchase and soaking of the fly papers was proved, and she ought, undoubtedly, to have been tried elsewhere, as she herself desired. But the fact is, that if she had succeeded in purchasing some other kind of arsenic—Fowler's solution, for instance—the case against her would have been much stronger; for the absence of the fiber of the paper in the body, the food and the medicine could no longer be relied on as an argument in her favor. The force of this argument, as well of others of the like kind, is not, I think, sufficiently appreciated. What would have been thought if Mr. Davies had discovered the fiber in the body; or what would have been thought if Blake, instead of swearing that he gave Mr. Maybrick 150 grains of arsenic without his wife's knowledge, had sworn that he gave Mrs. Maybrick 150 grains of arsenic without her husband's knowledge? I hope that even if the home secretary will not reopen the case the public will do so. They will find on every hand grounds either for believing in prisoner's innocence or for doubting her guilt—two things which, with an efficient appellate tribunal, ought to lead to the same result.

INVESTIGATOR.

[From Our Half Hour for July, 1895.]

WHY IS MRS. MAYBRICK IN PRISON?

During the last month, Mrs. Maybrick has lost one of her best friends, and another is lying seriously ill.

Our American friends advise us that one of Mr. Walter Q. Gresham's last acts before the worse turn came in his fatal illness was an effort on behalf of Mrs. Maybrick. As a proof of the hold the case has taken on the minds of great and good men, it is a fact that the late Secretary of State, Mr. J. G. Blaine, almost with his last breath, told those around him, "Do not forget Mrs. Maybrick."

It was with very deep regret we received the news of the serious illness of Miss M. A. Dodge, better known as Gail Hamilton. From advices to hand it is feared that her splendid career is ended. While there is life there is hope, but at the best it will be a long time, if ever, before she will be permitted to continue her powerful pen crusade against injustice, wrong, and evil as she has done for so many years.

In Gail Hamilton Mrs. Maybrick has had an ever active, kind, and devoted friend, and all will recall the splendid appeals made for justice for her young country-woman. With this number we reprint her article "Who is Mrs. Maybrick," a reply to the many libelous statements, some of which owed their origin to this side of the Atlantic. With our August number we shall give her letter to the home office.

We have much pleasure in informing our readers that the outcome of the meeting of ladies at the Pioneer Club, London, on May 30, has been the formation of a Women's International Maybrick Association, with Dr. Helen Densmore, as president; Mrs. Prindiville, special correspondent of the Chicago Times and Herald, vice-president; Mrs. Massingberd, president of the Pioneer Club, hon. treasurer. In order to carry on its work, it was decided to make an effort to secure the necessary funds, and it was resolved to appeal to the women of England and America to assist in opening a popular subscription of 1s. in England and 25 cents in America. For any further information until our next issue, we must refer our readers to the hon. secretary, Mrs. M. M. Cook, 10 West Chapel street, Mayfair, London, W.

On the 25th of July Mrs. Maybrick will have endured six years of actual penal servitude, equivalent, with the usual reduction for good conduct in the case of a female prisoner, to a sentence of nine years. We have every reason to believe that during the last few months Mr. Asquith is more favorably disposed toward this unfortunate prisoner, and we can only hope he will see his way clear, before giving up his portfolio, to recommend Her Majesty to release her.

THE NEW EVIDENCE.

[Affidavit of V. C. Blake.]

The following is a copy of the affidavit which, with others from Captain Fleming, Mme. Ruppert, the Baroness de Roques, Mlle. Marie Meyer, M. Bourgeois, formed the new evidence collected by Mr. Jonathan E. Harris, solicitor, 95 Leadenhall street, London, E. C., and submitted by him on April 11, 1894, to the Right Hon. H. H. Asquith, Q. C., M. P., Her Majesty's secretary of state, home department:

I, Valentine Charles Blake, of Victoria Embankment, Temple, in the county of Middlesex, traveling inspector to the Partington Advertising Company, of the same place, do solemnly and sincerely declare:

1. That I am the younger son of the late Sir Valentine Blake, late of Menlough Castle, county Galway, Ireland, twelfth Baronet, high sheriff of and Member of Parliament for the said county of Galway, and that I was presented to Her Majesty the Queen (represented on that occasion by His Royal Highness the Prince of Wales) by the then prime minister, the Right Honorable Viscount Palmerston.

2. That in the summer of the year 1876, my residence then being a house named Mountmichael, Botanical Gardens, Dublin, I several times visited and stayed in London in order to gain an insight into and knowledge of manufacturing chemistry. At that time I had reason to expect that on the termination of a chancery suit then pending in my family I should be in possession of capital, and had an idea of embarking in chemical manufacture, which I had been advised was a paying business. With this in view, I spent much time in conferring with and receiving practical instruction from one Mr. William Bryer Nation, manufacturing chemist and patentee, then engaged in the manufacture of paraffin wax (as used for candles), at his works, situate in Penarth street, St. James road, Old Kent road, in the county of Surrey.

3. The process of manufacture there was to treat refuse material of the kind with various chemicals in a progressive series of wooden tanks, the material in each tank being rendered purer than in the tank which was its predecessor. In the last tank but one, before the paraffin wax was perfected, the material, which had in each tank been growing more and more light-colored, was rendered black by the admixture of charcoal and other ingredients before it became in the last tank pure white.

4. The said Mr. Nation was incessantly essaying new experiments, and one of these, at which I, under his direction, in the month of August, 1876, assisted him, was to mix the charcoal mentioned in the last paragraph before applying it, as aforesaid, with arsenic.

5. The result thereof was to impart (in conjunction with other chemicals) a glossy polish to the wax when eventually molded into candles. This arsenical idea, however, did not get beyond the shape of a successful experiment, but the said Mr. Nation retained by him the large quantity of arsenic which he had obtained with a view of thus using it in wholesale manufacture.

6. The said Mr. Nation obtained the arsenic, as far as my recollection serves me, in the following way, which (though, as a manufacturing chemist, he could buy whatever chemicals he wanted) he adopted for cheapness, in view of his possibly requiring large quantities. Certain kinds of iron ore, the supply of which is cheap and unlimited, contain arsenic. Some of the said kinds of ore was, by direction of the said Mr. Nation, subjected to a current of hot air in a furnace-like receptacle, heated insufficiently to smelt the iron, but sufficiently to make the arsenic, which is very volatile, fly away from the rest of the ore in the form of vapor, which, combining with the oxygen of the air current, passed into a long flue, where it was afterwards collected in the form of trioxide of arsenic, sometimes called arsenious acid, the ordinary white arsenic of commerce.

7. I was present during one of the said operations of manufacturing arsenic, which took place in a building close to the said Penarth street works, and I observed that, although the said arsenic when first collected from the said flue (in the form, not of powder, but of small bits) was semitransparent, like scraps of bad glass, it very shortly changed to a slightly yellowish opaque white. Most of it was afterwards reduced to powder by being heated in an earthenware vessel, covered by a glass vessel filled with cold water. The arsenic turned to vapor and condensed on the bottom of the cold glass vessel, whence it was scraped off and collected as powder of a crystalline white color. Some of this changed in time to a slightly yellowish color, a trifle more yellow than ivory dust.

8. Between the autumn of 1876 and the spring of 1878 I found it necessary to remain in Dublin (occupying my said residence named Mountmichael) in consequence of the family chancery suit before mentioned, which suit at the named period terminated in a manner financially disastrous to myself. Being in consequence thereof compelled to earn a living, I preferred doing so in England, and in or about July, 1878, I applied to the said William Bryer Nation, requesting him—the only commercial man I then intimately knew—to put me in the way of gaining some kind of employment.

The said William Bryer Nation had at this time transferred his manufacturing premises to the Atlantic Works, Abbey road, West Ham, in the county of Essex. Part of the manufacture at the latter works consisted of making gelatine and isinglass from bones. To do so certain chemicals were used to separate the albumen of bones from its phosphates. After such phosphates were eliminated they remained in solution in certain acids, and were by a chemical process reduced to a form in which they were (mixed with other ingredients) sold for manure. The said Mr. Nation then and there gave me employment in his own service to assist him in the experiments which he (as hereinbefore mentioned) was constantly making, and concerning which he obtained many patents, and also in the service of his firm, to travel commercially with samples of gelatine and of chemical manure. Some of the said manure, which was in powder, was, as the result of another experiment, mixed with a combination of arsenic and soot, the arsenic thereof being part of that made as mentioned in paragraph 3.

9. I continued to assist the said Mr. Nation until about August, 1889, when he joined with a Mr. Raymond, of Rainham Ferry, in the county of Essex, in establishing there a factory for the making of fish manure, and relinquished his Atlantic Works aforesaid. I did not assist him in connection with the said Rainham Ferry Works. The latter were placed in this lonely spot in the Thames Marshes because their stench would have been unendurable in a town, and it was unendurable to me; but I assisted the said Mr. Bryer Nation in developing a discovery he was trying to perfect, by which rhea grass, otherwise called ramie, might be used as a substitute for cotton.

10. It had been previously demonstrated that the product of the said rhea grass was superior to cotton, but was not a financial success because of the costly machinery necessary to extract its fiber from the bark, pith, etc. The said William Bryer Nation purposed to accomplish the desired result by means of chemicals, and he and I made many experiments together, with the result that several patents were applied for and granted to the said William Bryer Nation on this subject.

11. The said William Bryer Nation intrusted to my possession, for the purpose of the above experiments, various chemicals, that I might experiment without him, and the said chemicals included part of the arsenic aforesaid, some of it white, some of it mixed with soot, and some with charcoal.

12. That the last of such patents so applied for by the said William Bryer Nation, relative to rhea, otherwise ramie grass, was in or about March of the year 1888. The perfection of the product thereof was finally achieved in or about January, 1889, in which month the said Mr. Nation sent me to Liverpool to see one Mr. James Maybrick, a cotton broker of that city (who the said William Bryer Nation told me was interested in the matter), to endeavor to obtain the said Maybrick's assistance in placing the said perfected ramie on the Liverpool market as a substitute for cotton.

13. That, accordingly, I called upon the said James Maybrick at his office in Liverpool, and showed him samples of such ramie. The said Maybrick made to me certain proposals in reference to the suggested dealings with the ramie, and it was arranged that I should return to London to confer thereon with Mr. Nation, and afterwards call again on the said Mr. Maybrick to settle a basis for business. The said Mr. Maybrick then (at the same interview) asked me, among other things, what chemicals were used in arriving at this perfection of the fabric, saying, "I do not wish to obtain your trade secrets, but it is a question of the price of manufacture, and perhaps the chemicals may be obtained more cheaply in Liverpool." I told him among other ingredients arsenic was employed.

14. The said Mr. Maybrick shortly afterwards, during discussion at the same interview, asked me whether I had heard that many inhabitants of Styria, in Austria, habitually took arsenic internally and throve upon it. I said that I had heard so. He then spoke to me of De Quincey, the author of "Confessions of an Opium-Eater," and asked me had I read the work. I said, "Yes," and that I wondered De Quincey could have taken such a quantity as 900 drops of laudanum in a day. The said James Maybrick said, "One man's poison is another man's meat, and there is a so-called poison which is like meat and liquor to me whenever I feel weak and depressed. It makes me stronger in mind and in body at once," or words to that effect. I ventured to ask him what it was. He answered, "I don't tell everybody and wouldn't tell you, only you mentioned arsenic. It is arsenic. I take it when I can get it, but the doctors won't put any into my medicine except now and then a trifle, that only tantalizes me," or words to that effect. After a pause, during which I said nothing, the said James Maybrick said, "Since you use arsenic, can you let me have some? I find a difficulty in getting it here." I answered that I had some by me, and that since I had only used it for experiments which were now perfected, I had no further use for it, and he (Maybrick) was welcome to all I had left. He then asked me what it was worth, and offered to pay for it in advance. I replied that I had no license to sell drugs, and suggested that we should make it a quid pro quo. Mr. Maybrick was to do his best with the ramie grass product, and I was to make him a present of the arsenic I had.

15. It was finally agreed that when I came to Liverpool again, as arranged, I should bring with me and hand him the arsenic aforesaid.

16. In February, 1889, I again called at the office of the said James Maybrick, in Liverpool, and, as promised, I handed him all the arsenic I had at my command, amounting to about 150 grains, some of the "white" and some of the two kinds of "black" arsenic, in three separate paper packets. I told him to be careful, as he had "almost enough to poison a regiment." When we separated, the said James Maybrick took away the said arsenic with him, saying he was going home to his house at Aigburth, to which he invited me. Having a train to catch, I declined the invitation, promising to accept it on my next visit to Liverpool, but before that occurred I read of his death.

17. After the wife of the said James Maybrick had been accused of his alleged murder, I wrote to Mr. Cleaver, her then solicitor, of Liverpool, to the effect that I could give some evidence which might be of use to his client, and I posted such letter, but received no reply.

18. At this time I was intensely anxious as to the fate of my only son, Valentine Blake, who had in the previous year sailed on board the ship *Melanasia* from South Shields for Valparaiso, which ship was then very long overdue and unheard of. I eventually learned, as a result of a board of trade inquiry, that the said ship must have foundered with all hands, my only son included. At the time I wrote, as aforesaid, to Mr. Cleaver, my entire attention was engrossed in endeavoring to get news as to the ship which never came home, and I felt little interest in any other subject. Receiving no reply to my said letter to Mr. Cleaver, I took no further steps in the matter until, seeing recently in a newspaper that Mr. Jonathan E. Harris, of 95 Leadenhall street, in the city of London, was now acting for Mrs. James Maybrick and her mother, the Baroness de Roques, I called at the offices of the said Mr. Harris and made to him a statement.

And I make this solemn declaration, etc.

WHO IS MRS. MAYBRICK?—IN HER VEINS MINGLES THE NOBLEST BLOOD OF OUR LAND.—GREAT SOLDIERS, STATESMEN, JURISTS, PREACHERS, AND AUTHORS AMONG HER KINSMEN.—GAIL HAMILTON'S POWERFUL PLEA FOR JUSTICE LONG DELAYED.

[Boston Traveller.]

Who is Mrs. Maybrick?

The New England clergy should know her well. She is the great, great-granddaughter of Rev. Benjamin Thurston, who was graduated from Harvard in 1774 and settled at North Hampton, N. H., an efficient preacher of good parts and pleasing address. His wife was Sarah Phillips, the beautiful sister of that John Phillips who, born in Andover and dying in Exeter, founded Phillips Academy in Exeter and endowed a professorship in Dartmouth, and contributed liberally to Princeton. It was Sarah Phillips's nephew, Samuel Phillips, who was lieutenant-governor of Massachusetts, who planned, founded, and organized Phillips Academy at Andover, of which Andover Theological Seminary is the outgrowth and development. To this institution, also, Sarah Phillips's brother gave first $31,000 and a third interest in his estate; to the Exeter Phillips Academy, $134,000. The sermon at the inaugural ceremonies of the Exeter Academy was preached by Sarah Phillips's husband, Benjamin Thurston, the grandfather of Mrs. Maybrick's grandmother. Mr. Thurston's charge and the reply by Mr. William Woodbridge are in manuscript in the library of Harvard University. The charge was given to the first preceptor of Phillips Academy.

The mother of Sarah Phillips, the great-grandmother of Florence Elizabeth Maybrick's grandmother, was an English woman, Elizabeth Green, sister of the wife of Dr. John Joy, of Boston. From her the name of Elizabeth came down in regular descent to Mrs. Maybrick. Surely, Boston should know Mrs. Maybrick.

Maine should know her gratefully, for Elizabeth—daughter of Benjamin Thurston and Sarah Phillips—married James Milk Ingraham. The Ingrahams came early to this country, and Edward Ingraham settled in York, Me. His son, Joseph Holt Ingraham, settled in Falmouth, Me. He gave to the city of Portland, for its improvement, property now amounting to millions—beautiful State street and the market, the property of the high school, and much more. Of the Ingraham family was the wife of Philander Chase, the first bishop of Illinois, uncle of Salmon P. Chase, Secretary of the Treasury under Lincoln, and Chief Justice of the Supreme Court of the United States. Of the Ingraham family was that Commodore Ingraham who won laurels for his country and himself by rescuing Martin Koszta from the clutch of Austria. Connected with the Ingrahams was that Edward Preble—born at Falmouth Neck—whose father served under Wolfe, and was wounded at Quebec; that Commander Preble, whose brilliant heroism before Tripoli received the recognition of a

gold medal, with the thanks of Congress. Rev. Joseph Hall Ingraham, author of "The Prince of the House of David," and Rev. John Phillips Thurston Ingraham, author of "Why We Believe the Bible," both rectors in the Protestant Episcopal Church, were sons of James Milk Ingraham and Elizabeth Thurston Ingraham.

From the latter, now rector of Grace Church, St. Louis, Mo., I derive these family details: Their sister, Elizabeth Thurston Ingraham, married Darius Blake Holbrook, who was born in Dorchester, Mass. His mother was a Ridgway. Her sister married a Quincy, and was aunt to John Quincy Adams. Mr. Holbrook was an originator of the land grant for the Illinois Central Railway and it first president. He owned Cairo at the mouth of the Ohio, and was associated with Cyrus Field in laying the first Atlantic cable.

Caroline Elizabeth was the only child of Darius Blake Holbrook and Elizabeth Thurston (Ingraham) Holbrook. She married William G. Chandler, of the banking house of St. John Power & Co., Mobile, Ala. William G. Chandler's father was Daniel Chandler, a lawyer of high standing in Georgia; his mother was Sarah Campbell, a sister of John Campbell, at one time assistant secretary of state of the Confederacy, previously Judge of the Supreme Court of the United States. Judge Lamar, also of the Supreme Court, was near akin by blood.

To Mr. and Mrs. Chandler two children were born, Holbrook St. John and Florence Elizabeth. Their father died in 1863, and their mother, on account of the war, took them abroad to be educated. The son died while pursuing his medical studies. The daughter, less happy, married when 18 years of age in St. James, Piccadilly, London, James Maybrick.

Who in this land has a better right to be known than this child, sprung from Andover, in direct descent from the godly men and women whose munificence still blesses the world—this child in whose veins mingles the noblest blood of North and South; this unhappy child who is enduring penal servitude for life in an English prison for a murder never committed upon an accusation for which she was never tried; against the protest of the Lord Chief Justice of England that she ought not to have been convicted, that she ought now to be released; against the protests of thousands in England and America?

Of all her saintly line, no woman has shown a more saintly bearing, a more dignified patience, than this Saint Elizabeth through her five years of cruel martyrdom. Five years of an imprisonment more terrible to the refined and delicate woman, young, mother of infant children, than that from which her kinsman wrested Martin Koszta—is there to be no rescue for her?

Every man who has been educated at Andover has been fed at a table spread by the generosity, the public spirit, of her family. Can no crumb from that table feed her soul in prison? A poor soul, whose only comfort to her mother is to cry out from the prison: "Your daughter, dear, is a convict, but, thank God, not a criminal. I don't understand what God's plans and purposes are, but we must believe they are good; and though I can not see how eternity itself can make up for my suffering, God must see, or He would never let me be misjudged and suffer so."

And her mother's uncle, the aged rector of Grace Church, St. Louis, writes: "I know it is the glory of England's infallibility that it never contradicts the decision of her most ignorant justices of the peace. Hence, in despair I have long since committed dear Florie's case to His hands who will at some time before the assembled universe judge the justices and call the nations before His bar."

But God works in this world through earthly hands. Parliament is supreme in England. Parliament can order the release of Mrs. Maybrick or an investigation of her case. Not mercy, but a public, impartial, and thorough investigation of her case is all that Mrs. Maybrick and her friends ask. She claims to be an American citizen. She claims "The rights of my American birth, which at no time have I voluntarily surrendered."

Are there not in the United States men enough who have profited by the beneficence of the Phillipses, of the Ingrahams, of the Prebles to speak through Congress to Parliament in behalf of that great charter which is the common inheritance of England and the United States and which is every day violated by the enslavement of Mrs. Maybrick?

GAIL HAMILTON.

[From Our Half Hour, August, 1895.]

WHY IS MRS. MAYBRICK IN PRISON?

In our last issue we published the affidavit of Mr. C. V. Blake, in which we clearly showed where the large quantities of arsenic found in the house after the death of Mr. James Maybrick came from.

"Wanted, a Sherlock Holmes, a true story of to-day," by W. T. Stead, should be read by all lovers of justice. Mr. Stead gives a full account of the trial of a Dr. Bynoe, and again shows the absolute necessity of a court of criminal appeal. The book is published at the very moderate price of 6d., and can be had of all booksellers.

If at the present time we could take the case of Mrs. Maybrick into a court of criminal appeal and reexamine every person who was in the house from May 4 to May 18 (see Diary published in our May number), we do not think it would require the skill of a Sherlock Holmes to find out who placed the large quantity of arsenic given by Mr. Blake to Mr. James Maybrick about the house.

A complete breakdown of the evidence given at the trial, and probably as interesting a confession might safely be anticipated, as in the case of Mrs. Curran. Among certain classes around Manchester and Liverpool it is the firm opinion that the whole charge and trial was the outcome of a conspiracy, brought without the intention to attain so terrible a result, but still a conspiracy to harm the unfortunate prisoner.

Great as our sympathies are with the Unionist cause, we much regret that at a time when we were confidently hoping some good results might follow our efforts there should be a change in the home office. Mr. Asquith has the whole facts of the case at his fingers' ends, and it will take some time before his successor will be able to fully grapple with all its intricacies.

We have every reason to believe, and it is the opinion of many, that Mr. Asquith has given much time to the study of the case, and that it was his intention to redress the injustice. The sudden going out of power, however, frustrated his humane and just intentions. It, however, only too clearly shows the urgent necessity of removing the reconsideration of all questions relating to the administration of justice to a department or a court entirely free from the influence of politics or the control of a minister whose term of office is subject to the vicissitudes of a cabinet.

The Woman's International Maybrick Association is steadily increasing its membership, and, though but a short time in existence, is issuing several well-written pamphlets on the chief points of the case, and the new evidence collected by Mrs. Maybrick's friends since the trial. The drawing-room meeting, held at Mrs. Densmore's town residence last week, was a great success, and the warmest acknowledgments of the ability and energy of the president was given.

Ladies desirous of assisting the association should communicate at once with Mrs. M. M. Cook, 10 West Chapel street, Mayfair, London, W.

The letter we print this month by Gail Hamilton is considered the most powerful appeal, as well as the most masterly explanation of the case, yet offered to the public in a small compass. We feel certain that no impartial person who reads it will but feel that an injustice is perpetrated by Mrs. Maybrick's detention.

We have just received a copy of the Women's Times of July 4, published at Washington and edited by Mrs. Lincoln, wife of the well-known editor, Mr. N. Lincoln, of the Washington Times. The paper contains the last article written by Gail Hamilton just before her illness on behalf of her unfortunate countrywoman. We regret we are compelled to hold a reprint of the article, together with a letter from Mrs. Blaine, over till our September number.

THE MAYBRICK CASE.—"GAIL HAMILTON'S" PLEA TO THE BRITISH HOME DEPARTMENT.—A REVIEW OF THE TRIAL AND AN APPEAL FOR THE RELEASE OF THE PRISONER.

The following letter was written by "Gail Hamilton" to the head of the home department of the British Government in behalf of Mrs. Maybrick, who was convicted of having poisoned her husband to death, and who is now in prison under a life sentence:

To the Hon. H. H. ASQUITH,
Secretary of State for the Home Department.

SIR: I am authoritatively informed from the home office that the secretary of state has come to the decision that he can not "reopen a question which was deliberately considered and decided by his predecessor," but that he "will at all times be ready to give attention to any fresh materials of a relevant character which were not submitted to Mr. Matthews" in the case of Mrs. Maybrick.

Happily, the armory of weapons for the defense of Mrs. Maybrick is so amply stored that a fresh supply is always available. Will you permit me, therefore, in accordance with your humane and just suggestion, to claim your attention for several points which seem not to have engaged the attention of Mr. Matthews:

That Mrs. Maybrick was charged with the murder of her husband by arsenic, and by nothing else; that four separate stores of arsenic were presented at the trial, from one or from all of which stores she was argued to have poisoned her husband, and from no other.

First. Arsenic in store sufficient to kill fifty men was found in various places in her house—as, in a hatbox in Mr. Maybrick's dressing room, in the trunk in the linen closet, and in other places, but "principally in the dressing room used as a separate room for Mr. Maybrick when he wished it," as the judge charged the jury. Of this arsenic, the trial developed that none was found or seen before Mr. Maybrick's death; that none was found after Mr. Maybrick's death by the police; but that the police were conducted by Mr. Maybrick's brothers, nurses, and servants to the places where they asserted that they had found it; that none of this arsenic was found in any place especially appropriated to Mrs. Maybrick; that none of Mrs. Maybrick's especial belongings were found locked, except her wardrobe, and in that wardrobe no arsenic was found; that all this arsenic was found in places at all times as open to Mr. Maybrick's brothers, nurses, and servants as it was to Mrs. Maybrick; that for thirty-six hours before and after it was said to have been found it was completely under the control of the brothers, nurses, and servants, because from the forenoon of the day on which Mr. Maybrick died at 8.40 p. m., Mrs. Maybrick lay in a swoon, unconscious for thirty-six hours, at the beginning of which swoon Mr. Maybrick's brother, Edwin, bore her in his arms to a square room across the hall, and remote from the places where the arsenic was said to have been found, and laid her on the bed; on which bed she was taken into custody; on which bed she was surrounded and watched by policemen; on which bed she lay prostrated, dazed, only partially conscious, while a magisterial court was opened around it in the same room, and which bed she never left until she was removed from it to Walton Jail, thus leaving abundant time and space for any conspirators to bring and scatter the arsenic where it was alleged to have been found, without danger of detection by Mrs. Maybrick; that the evidence at the trial developed no anxiety on the part of the brothers, nurses, and servants concerning this swoon; that no curiosity was evinced as to its cause, no surprise at its occurrence or continuance, and no apprehension as to its result; that the judge in his charge not only admitted, but avowed, that none of this arsenic could be traced to Mrs. Maybrick's possession or procuring; that he only affirmed that it was accessible to her, but did not deny what appeared in the evidence, that it was equally accessible to her brother-in-law, to their female companions, to the servants, nurses, and all chance visitors, some of whom, women allies of the Maybrick brothers, were shown at the trial to have penetrated into Mr. Maybrick's sick room without the knowledge, against the wish, and incurring the remonstrance of Mrs. Maybrick.

That the second store of arsenic brought into court was said to have been detected by chemical analysis in a food particle said to have been found in an imperfectly washed jug at Mr. Maybrick's office a week after his death, which jug with food was sent by Mrs. Maybrick from the house to his office nearly two weeks before his death; that this food particle was not analyzed by itself, but that the chemist testified at the trial that he boiled water in the jug and in a basin and a pan used at the office by Mr. Maybrick and found and delivered to the chemist, not by the police, but by Edwin Maybrick, and that what he analyzed was the rinsings of the three vessels; that Dr. Paul, one of the expert witnesses, testified that he had four times analyzed the glaze of four pans similar to the one used in this experiment, and had always found the glaze to contain arsenic; that there is thus no certainty that the arsenic was

set free from the food particle, while there is the highest probability that at the beginning of the experiment arsenic existed in the glaze of the pan; that at the trial it was abundantly proved, and since the trial it has been more abundantly confirmed that Mr. Maybrick had been for many years a confirmed though secret arsenic eater; that Mrs. Maybrick had feared that he was taking some harmful drug and had appealed to his physician and to his brother Michael to warn him against it, as the physician and the brother testified at the trial; that Edwin Maybrick, his brother, after Mr. Maybrick's death had found a pill box containing arsenic pills in his brother's washstand drawer, but kept it concealed, saying nothing, notwithstanding the peril of his brother's wife, until her solicitor, Sir Charles Russell, hearing of it, dragged the admission from him during the later stages of the trial; that, therefore, if the arsenic found in the office were freed from the food particle, and not from the glaze, it is more reasonable to assume that it was placed in the food particle by Mr. Maybrick, who, the evidence showed, was in the habit of eating arsenic, than by Mrs. Maybrick, who is not shown to have known anything about arsenic except as an ingredient of a cosmetic.

That the third store of arsenic was asserted to have been found in a bottle of meat juice, which Mrs. Maybrick was alleged to have prepared to give her husband; that the evidence developed that a bottle of meat juice had been in Mrs. Maybrick's hands for her husband, and had been by her placed on the washstand, where there were no other bottles, but where the usual toilet utensils stood, and nothing else; that it was by her never afterwards touched or inquired for, and that she never afterwards exhibited the smallest concern about it—either desire to administer its contents to her husband or desire to hide its contents from other persons; that her husband's brother, Michael, testified at the inquest that the bottle in which he alleged the poisoned meat juice was found he took, not from the washstand on which it stood, with only the ordinary basins and jugs of a washstand, but from a table by the window, where, he testified, it stood "mixed up with several other bottles;" that there is, therefore, no proof that it is the same bottle which was in Mrs. Maybrick's hands, but there is direct proof that it was another bottle, for no evidence was adduced and no attempt was made to show that any person had removed the bottle that was in Mrs. Maybrick's hands from the washstand, where she had placed it by itself, to the "table by the window, among other bottles," whence Michael Maybrick took it; that the bottle which Michael Maybrick took from the table by the window he by his own testimony held in his own private, undisputed possession in the house and in the garden from noon until after 4 o'clock in the afternoon, when he delivered it to Dr. Carter for analysis—during which time it was in the private and unwitnessed possession of at least one person who was already, by his own evidence, plotting and preparing accusations against Mrs. Maybrick—a time abundantly sufficient to stock the meat juice with arsenic, if arsenic were indeed found in it; that the judge charged the jury: "In the whole case, from first to last, there is no evidence at all of her having bought any poison or definitely had anything to do with the procuring of any, with the exception of the fly papers."

That the fourth store of arsenic was found in fly papers, which, according to the evidence in court, Mrs. Maybrick openly bought and sent openly home by the chemist's assistant, which lay openly on the hall table, which were seen and handled by her husband, which were openly soaked in a sponge basin in the dressing room ordinarily used by Mr. Maybrick, where they were seen and handled by at least two of her maids, and of which no attempt at concealment appeared; that she averred they were bought and soaked in order to make a face wash for her complexion; that the judge in court threw doubt on the face-wash story, but that her solicitors subsequently discovered evidence proving her knowledge and use of such a face wash in this country and in Europe before her marriage, but that the trial had been concluded so swiftly that the evidence did not reach them until the gallows were being built within hearing of the prisoner, who was to be thereon executed; that the analytical chemist testified at the trial that the fly-paper arsenic would have left in Mr. Maybrick's body traces of vegetable fiber, and that such fiber was sought and was not found either in his body or in the meat juice; that Superintendent Bryning, in making his charge before the magistrate, avowed: "What became of the fly papers, or of the liquid in which they were seen, there is absolutely no trace;" that, therefore, no trace of it could have been found in Mr. Maybrick's body.

That, therefore, all the evidence at the trial failed to reveal any connection whatever between the arsenic store found in the house, or the arsenic store found in the office, or the arsenic store found in the meat juice, or the arsenic store found in the fly paper, and Mr. Maybrick's death; or between these and any malicious intent or evil act of Mrs. Maybrick.

That, since Mr. Maybrick was a confirmed arsenic eater, and Mrs. Maybrick was not; and since a large part of the arsenic was found in Mr. Maybrick's dressing room and office and no part in Mrs. Maybrick's private possession; and since the only arsenic which could be traced to Mrs. Maybrick stopped at Mrs. Maybrick's cosmetic

basin and could not be traced to Mr. Maybrick's body, it is unreasonable, unwarrantable, clumsy, and cruel to transfer the arsenic from Mr. Maybrick's hatboxes to Mrs. Maybrick's assumed malice.

That the post-mortem examination revealed in Mr. Maybrick's body only one-twentieth part of a fatal dose of arsenic, an amount entirely consistent with its medicinal ingestion; that Drs. Tidy, Paul, and McNamara testified that all his symptoms pointed away from arsenic as the cause of death; that Mrs. Maybrick asserted that her husband in his last illness repeatedly and pathetically implored her to give him a certain powder (in his own possession and unknown to the doctors, and hitherto unknown to herself, and of whose composition she remained ignorant), because he said he was in great distress and that it would relieve him; that the nurse present testified that they talked much together in a low tone, so that there was abundant opportunity for him to make these requests unheard; that the effect upon an habitual arsenic eater of the sudden and entire deprivation of arsenic is great distress and depression; that, therefore, is there not only no proof that Mr. Maybrick died of arsenical poisoning, but something very near an impossibility that he could have died of arsenical poisoning, and a possibility, if not a probability, that his death was hastened by the deprivation, consequent upon the constant presence of nurses and doctors and wife, of his customary allowance of arsenic.

That the judge, recognizing the imperfection of the evidence against Mrs. Maybrick, laid chief stress on motive, and found it in an assumed unlawful attachment to, and a desired marriage with, another man than her husband; that the chief evidence of such an illicit connection was their presence together at a hotel in London, as sworn to by a waiter at the hotel; that since the trial this waiter has protested, over his own signature, that he had not understood his duty, that, as he was employed by the prosecution, he "went by their orders;" that he did not in any true sense identify Mrs. Maybrick or her alleged paramour as he swore, but they were pointed out to him by the inspector; and though he stood "all the morning" close to the latter in the court room, he did not recognize him, or suspect that he had seen him before, until the police pointed him out as the paramour; that this statement has been many months before the public, and has not been contradicted by the inspector or by the police; that either this statement is true, or it is false; that, if it is true, it destroys the evidence the waiter gave in court, and if it is false, it deprives all his statements of value, including his evidence at the trial.

That it partially appeared in court and has since been distinctly stated, and is ready at any time to be sworn to before you, that Mrs. Maybrick went to London to secure and did secure and send to her husband a deed of separation from him for his suddenly discovered immoralities, thus proving that she was quite aware of the laws of marriage and divorce, and that her disagreements were a motive to divorce, but were not a motive to murder; that in the light of her knowledge of his immorality, of her knowledge of the laws of separation and divorce, and her prompt action upon them, and in the absence of all proof of murder or attempt at murder, the illicit love for another man would, if proven, furnish no motive for murder, and in view of the waiter's subsequent withdrawal and explanation of his testimony, such an illicit connection is not proven.

That the judge laid down to the jury as a principle of proof that it was necessary to a verdict unfavorable to the prisoner that Mr. Maybrick died of arsenic; that "if they thought he died of some other disease the case was not made out against the prisoner. It could not be made out * * * If there was a possibility of doubt they ought to acquit the prisoner;" that the home secretary, reviewing the case ten days after the verdict, proclaimed that there was "a reasonable doubt whether Mr. Maybrick's death was, in fact, caused by the administration of arsenic;" that, therefore, the highest legal authority in England has established the premises of which Mrs. Maybrick's acquittal is the only logical and legal conclusion.

That in dealing with the expert testimony, which bore heavily against the possibility of death by arsenic, the judge introduced a principle new to English law and charged the jury: "You must not consider the case a mere medical case, in which you are to decide whether the man did or did not die of arsenic, according to the medical evidence, or as a mere chemical case in which you decide whether the man died from arsenic as the result of a chemical analysis, but as a great and highly important case involving in itself a most highly important moral question, questions into which human nature enters, and in which you must rely on your knowledge of human nature;" that it is a great grief and scandal that a question of life and death, too intricate to be decided by the knowledge of those who know all that is known on the subject, should be remitted to the ignorance of those who know nothing; that it is an unheard-of grief and scandal, and a menace to life and liberty, that a jury of three plumbers, two farmers, one woodturner, one provision dealer, one grocer, one ironmonger, one milliner, one painter, and one baker, who, however honest and intelligent, are necessarily not experts in metaphysics, should be instructed by the judge to turn away from the evidence which acquits the prisoner, and to turn inward to their own metaphysics for a verdict that convicts to death.

That the subsequently and speedily developed mental disease resulting in the forced resignation of the judge removes from him responsibility, and therefore blame for his action, and makes the reversal, so far as possible, of its disastrous result the most honorable tribute to his memory, and in some sense imperative for the vindication of his integrity.

That Mrs. Maybrick is an American, born in the Republic of the United States; that all her family connections are Americans; that her nationality, forfeited by her marriage, she resumes by her widowhood; and that these facts furnish ground for the widespread interest and the interposition of the United States, expressed by petitions for her relief and release from all classes in official and in private life—but leave no ground for just charge against the petitioners of interference with another nation.

That the common institutions of America and England require public trial; that this public trial can be for no other purpose than to secure popular access to and popular supervision of the trial, in the interests of justice; and that this public trial makes it not only the inalienable right but the sacred duty of all citizens to watch the courts of justice, to protest against all wrongdoing, and to enforce the rights of even the weakest—of the woman and of the stranger within the gates.

That the institutions of justice, being the creation of man, can not be permanently insured against error, and are not disgraced, but honored, by reparation of error; that error persisted in against light and after discovery is infamy; and that no discredit or shame can be brought against courts of law so great and deep as the perpetration and perpetuation of wrong under the forms and the shield of law.

First, therefore, in the name of justice, whose institutions are the common trust of both nations; second, in the name of international friendship between great and kindred and friendly nations; third, in the name of humanity and of God, who is the source of humanity, of justice, and of peace—

I pray you, in whom the power lies and with whom the responsibility rests, for the immediate release of Mrs. Maybrick from Woking Prison.

GAIL HAMILTON.

OCTOBER 3, 1892.

MR. ASQUITH AND MRS. MAYBRICK.

Mr. Asquith, replying to a series of questions put to him by Mr. J. B. Hunter at a meeting of his constituents held in the Lumsden Memorial Hall, Freuchie, on Tuesday, July 16, said: "There were nine questions, and he would answer them generally by saying that, as in the case of every criminal case that came before him, he carefully examined and considered that of Mrs. Maybrick. He did not feel bound by the decisions of his predecessors in office. He brought to bear upon the case such judgment as he possessed, and he decided it honestly, conscientiously, and absolutely impartially." (Cheers.)

EFFORTS AND REASONS FOR THE RELEASE OF FLORENCE E. MAYBRICK, 1889 TO 1893.

The Maybrick trial closed in August, 1889. In October, 1889, the Rev. Robert Douglass, M. A., Vicar of Kidsgrove, Stoke on Trent, issued, at his own expense, a pamphlet entitled A Critique of the Maybrick Case; Terribly Hasty Verdict; Was it Just? Mr. Douglass appealed to the Queen to grant a full pardon to Mrs. Maybrick as being "an innocent woman."

On October 14, 1889, an Edinburgh merchant (whose interest and work on behalf of Mrs. Maybrick has never ceased) wrote to the President of the United States, laying the facts of the case before him and urging him to use his influence to aid Mrs. Maybrick (who is an American). The substance of this letter was subsequently inserted in the Liverpool Daily Post of January 31, 1890. President Harrison replied, saying he had handed the letter to the Secretary of State, J. G. Blaine (now deceased).

In January, 1890, a barrister, "Lex," of Manchester, published, at his own expense, a pamphlet entitled Mrs. Maybrick Not Guilty; Insufficient Evidence.

In January, 1890, Mrs. Eleanor Mason, an English missionary in India, published at Rangoon, at her own expense, a pamphlet and a supplement, quoting the remarks of John Bright. She says: "Really great questions, which affect the lasting interests of men, can never be laid fast asleep. In like manner questions which affect the liberty of human beings ought never to be so tightly locked in the arcana of law, but that truth may somehow gnaw itself out." Mrs. Mason condemns the trial and the judge, and declares that there was a conspiracy against Florence Maybrick. She further advances a curious theory as to the cause of James Maybrick's death. This remark-

able publication was widely circulated in England by medical men interested in the case.

In 1890, a valuable addition to the medical questions of the case was edited by Dr. Charles Meymott Tidy, M. B., F. C. L., and Dr. Rawdon Macnamara, F. R. C. S. I., at their own expense, entitled The Maybrick Case; A Toxicological Study. (Baïllière, Tindall & Co., London.) These eminent analysts proved by medical testimony and experience that the "symptons of the late James Maybrick pointed away from arsenic as the cause of death."

In 1890, a pamphlet was published by Mr. James L. Foulds, of Edinburgh, at the joint expense of himself and a Scotch friend, entitled The Maybrick Case; A Treatise, giving conclusive reasons for the continued public dissent from the verdict and decision. The chapter on the ex parte charge of Mr. Justice Stephen first drew public and Parliamentary attention to the state of health of this once eminent man. It was widely circulated among members of Parliament and the legal profession, and was followed by the Times' article of March 4, 1891, and by articles from the Law Times. The learned judge retired from the bench soon afterwards.

In 1891, Mr. Alexander W. MacDougall, barrister at law, issued a work of some 600 pages, published by subscription, at 10/6 a copy, giving the verbatim text of the newspaper reports of the trial and evidence and other matters gathered from all quarters. The volume contained valuable plates, and cost the subscribers £300, and is of value as a work of reference. Mr. MacDougall professes belief in Mrs. Maybrick's innocence, and has continued to argue in her defense.

In America, in September, 1891, Gail Hamilton, a powerful and popular writer, took up the defense of Mrs. Maybrick, her countrywoman, and commenced with a most able short history of the case. Thousands of copies were circulated in England and America. The immediate result of this effort was a petition by Mrs. Harrison, the wife of the then President of the United States. It was signed by all the wives of the United States Cabinet Ministers and addressed to Her Majesty, Queen Victoria, praying for the release of their young countrywoman, against whom there seemed so little to connect her with the crime; and also on account of her failing health, she having then been nearly two years in the infirmary of the prison. Gail Hamilton started a subscription fund in the New York World, asking for help to obtain counsel's opinion as to the possibility of obtaining a new trial in open court, at which might be brought forward all the new evidence obtained since the conviction. In less than a fortnight upward of £300 was subscribed, partly by a benefit performance given in New York by the well-known actress, Clara Morris, and her company, with the assistance of their manager. This money was sent to England, and Messrs. Lumley & Lumley, solicitors, were retained to prepare a full case and obtain thereon the opinion of the best counsel in England. The present attorney-general (Sir Charles Russell, Q. C., M. P.), Mr. Poland, Q. C. (counsel to the treasury), Mr. J. Fletcher Moulton, Q. C., and Mr. Reginald J. Smith were selected as counsel. After many consultations and a protracted consideration of the case they declared: "We are of opinion that in English criminal procedure there is no possibility of procuring a rehearing in a case of felony where a verdict has been found by a properly constituted jury upon an indictment which is correct in form. We think it right to add that there are many matters stated in the case, not merely with reference to the evidence at and the incidents of the trial, but suggesting new facts which would be matters proper for the grave consideration of a court of criminal appeal, if such tribunal existed in this country." When the solicitors conveyed this opinion of counsel to the friends of Mrs. Maybrick, they confirmed the fact that there was no possibility of a new trial being granted by any English court, and they advised an appeal to the clemency of the Crown. Messrs. Lumley & Lumley again took counsels' opinion and suggested using the following points in a petition: "The irregular and illegal conduct of the jury in forming their opinion of the evidence by reading the newspapers published from time to time during the course of the trial. Their attending public places of amusement during the evenings and conversing with the public. The want of reliable evidence and the absence of proof to connect Mrs. Maybrick with the death of her husband. That he being a notorious arsenic eater, it is doubtful whether the infinitesimal quantity of arsenic said to have been found in the liver could have had any injurious effect upon him. The absence of any motive for committing such a crime; and, further, that Mrs. Maybrick could in no way be benefited by her husband's death. That she was legally entitled to obtain a divorce, if she had so desired, by reason of his manner of conducting himself and his conduct toward herself. The conflict of opinion of eminent medical men as to the cause of death." This suggestion was at once acted upon by the American Secretary of State, who caused a petition to be drawn up, and it was signed by the Vice-President, by all the members of the United States Cabinet, and by 40 representative Americans, praying for the release of "Florence E. Maybrick, an American; a widow, without any near living relatives except her mother; a mother, deprived of her children, and condemned on what appeared insufficient evidence." All the

judges of the United States Supreme Court were made acquainted with the case in detail. Those who were asked to sign the petition were requested to study the case in order that they might be fully cognizant of the grounds for such an unprecedented action on the part of Americans in behalf of a woman. This petition was sent in May, 1892, to the United States legation in London for presentation, and in due course reached Her Majesty's secretary of state for the home department.

At this time the Baroness de Roques (Mrs. Maybrick's mother) had issued a printed appeal to her countrymen and countrywomen, which was circulated in every part of the United States. She prayed for intercession with England on behalf of her daughter, taking this course in consequence of the oft-repeated question, Why do not Americans intercede for their own countrywomen and not leave action to the English, to whom Mrs. Maybrick was scarcely known? The result of this appeal was the response by the members of the American Women's National Press Association in Washington, who addressed a petition to the Queen, asking for the release of their young countrywoman and asserting their belief in her innocence. A petition was also issued by the Women's Association of New Orleans, containing 2,000 signatures of ladies of the highest social standing, praying for the release of Mrs. Maybrick, on the ground that the evidence was altogether built on suspicion and given by servants to whom it had been suggested that they should watch to see what they might possibly perceive. There were petitions from St. Louis, signed by prominent officials, as well as by a large number of Freemasons, followed by appeals from Baltimore, Boston, and other cities, all expressing entire belief in Mrs. Maybrick's innocence.

In October, 1892, Mrs. Maybrick's mother had a full "case" drawn up, containing all the fresh evidence obtained since the trial, together with affidavits relating to the late Mr. James Maybrick's long-standing habit of using arsenic daily. This was sent to the secretary of state for the home department. At this period Mrs. Maybrick was still in failing health, and her mother applied for permission to send a physician to examine her at the prison and report. Her health history was furnished at the same time to the department. This request was refused.

In the same month Mr. W. T. Stead published in the Review of Reviews a résumé of the "case," and an eloquent appeal, with an excellent photograph of Mrs. Maybrick, urging the British Government to release Mrs. Maybrick as a tardy act of justice. In addition to the wide circulation which the Review of Reviews has, about 10,000 copies of the article were circulated.

In November, 1892, Gail Hamilton addressed a letter to Mr. Asquith, home secretary. This letter was favorably criticised by the press and commented on by the lawyers as a most able contribution to the various publications on the legal aspect of the case. Many thousands of copies of this letter were circulated all over the world.

In November, 1892, Mr. William Thomas, of Liverpool, published at his own expense a valuable addition to the medical aspect of the question, entitled Let Justice be Supreme. The work contains valuable chapters on the properties of the drugs administered to the late Mr. Maybrick during his last illness, and their poisonous character. Mr. Thomas also refers to the condition of Mr. Maybrick's health and his well-known habit of drugging himself with arsenic. The medical men who attended Mr. Maybrick in his last illness prescribed for him twenty poisonous drugs in a fortnight, including arsenic. Mr. Thomas argues that the unfortunate patient died from the want of arsenic. This is believed by many able men of high standing in medical science. Eminent physicians argue that a habitual arsenic eater can not be suddenly deprived of the drug without fatal consequences. They also aver that arsenic eaters can distinguish the taste of this almost tasteless drug. The theory of the prosecution was that Mrs. Maybrick poisoned her husband with small successive doses of arsenic. But it would have been difficult to have administered arsenic to an arsenic eater without his knowledge, and it would have been somewhat difficult to have poisoned an arsenic eater with infinitesimal doses of arsenic.

There is another point suggested which deserves attention. Why did not the medical gentlemen in attendance on the patient, who were cognizant several days before his death of the suspicions of the servants and persons apparently anxious to encompass Mrs. Maybrick's ruin, take steps to prevent his becoming a victim to the poison which it was alleged she was giving him? Why did they not administer an antidote for arsenic instead of administering further doses of it? The medical gentlemen did not, apparently, believe these rumors, and was satisfied that the patient was suffering from gastroenteritis; and if it had not been for the arsenic found all over the premises, both inside and outside, after the death of James Maybrick, not by the police, not by the medical men, but by persons who were undoubtedly unfriendly, they would have certified that death was caused by gastroenteritis. Why was not the search for poison instituted several days before the death of the patient? Surely medical gentlemen would have instituted such a search if they had really been suspicious of foul play. The prosecution argues that the first date of administration of arsenic by Mrs. Maybrick was the date on which it has since been proved that

the late Mr. James Maybrick stated to an intimate friend that he had himself taken an overdose of strychnine—a medicine which he had received from a chemist in London, which the servant took from the hands of the postman and delivered to Mr. Maybrick, and which he opened and administered to himself. This statement is corroborated by evidence given by a witness for the prosecution at the trial, and also since the trial by other parties.

In 1892 the Rev. J. P. T. Ingraham, of Grace Church, St. Louis, Mo., United States, great-uncle of Mrs. Maybrick, addressed to the press a letter in which he said: "Thousands in America have asked, and are now asking, why the noble, womanly, merciful British Queen has not interfered and released this innocent woman?" And he declines to believe the rumor which has been bitterly suggested, viz, that it is Mrs. Maybrick's nationality which has perhaps debarred her from obtaining the attention and consideration of her case which it is well known both English and Irish prisoners receive at the hands of the English Government. He believes that it is the usage in England for a member of Parliament, or a clergymen, or the solicitor in the case, to set forth reasons for a reconsideration of the case, or for the exercise of the clemency of the Crown, on behalf of any prisoner whose case suggests such a step; and that frequently, after a shortened term of imprisonment, the prisoner is liberated; and Mr. Ingraham makes an urgent appeal for prayer on behalf of Mrs. Maybrick in order to obtain the justice of God, since men turn a deaf ear to the sufferings of this deeply wronged woman.

In December, 1892, Mrs. Helen Densmore, an American philanthropic lady living in England, issued, at her own expense, a well-edited work, The Maybrick Case: English Criminal Law. The author remarks: "As for the victim, a pardon from the Crown for a crime never committed is the only means of escape, no matter what loss of good name, fortune, social position, and suffering have been inflicted." She gives particulars of cases where persons have been convicted of murder, sentenced to death, and afterwards found to have been innocent, and have in due course been pardoned. She has also compiled the articles by Mr. W. T. Stead, Gail Hamilton, and James L. Foulds, and gives a résumé of the case by Alex. W. MacDougall.

As to newspaper articles on the case, their number is legion. Messrs. Roe and Macklin, the solicitors of Mrs. Maybrick's family in America, have contributed valuable information. Col. Andrew H. H. Dawson, late district attorney for the State of New York, has devoted much time to the case, and his well-known criminal legal experience has enabled him to publish powerful articles in the press of the United States conclusively establishing the innocence of Mrs. Maybrick.

In 1892 the members of the Western Masonic lodges of the United States addressed a numerously and influentially signed letter to the Prince of Wales, urging His Royal Highness's intervention on behalf of Mrs. Forence E. Maybrick, the daughter and granddaughter of Freemasons, and asserting their belief in her innocence.

In December, 1892, Mrs. Maybrick's condition of health becoming hopeless, her mother was sent for by the authorities, and before her arrival Mrs. Maybrick had asked for and received the last sacrament of the Church of England, and taken her dying oath of innocence of the crime for which she was being punished. Request was made to the home secretary that an independent specialist physician should be allowed to visit Mrs. Maybrick, report on her condition, and alleviate her suffering. Sir Spencer Wells, Bart., M. D., and Dr. Norman Kerr seconded this request, and the former offered gratuitously to visit Mrs. Maybrick at Woking. This request was refused by the home secretary on the ground that there was "no precedent for such a visit."

Mrs. Maybrick's mother then appealed to her own American Government to sustain her request that her daughter might be given into her charge, her condition of health appearing hopeless. The American Secretary of State at once complied with this entreaty, and on the ground of international amity asked the English Government to release Mrs. Maybrick, she being too weak to work, apparently in a decline (with inherited consumptive tendency), apparently detained without having been accorded the benefit of the doubt expressed by Mr. Matthews; Mr. James Maybrick having, in the opinion of eminent medical men, died a natural death, and not from poison administered by his wife with felonious intent; and that she is apparently now detained for "attempt to murder"—a minor offense, for which the maximum life sentence is rarely administered—and has already suffered a long and miserable punishment of four years' duration, without the opportunity of testing or refuting the charge of "attempt" or of taking thereon the opinion of her legal advisers.

Mrs. Maybrick is still (May, 1893) confined in Woking Gaol, and still in the prison infirmary.

Evidence in the Maybrick Case, 1894.

THE BEARING OF THE NEW EVIDENCE IN THE MAYBRICK CASE.

1. Mr. Maybrick was an habitual arsenic eater. This the Crown disputed at the trial. It was argued that the American witnesses only proved that he used to take it as a remedy for, or preventative against, malarial fever, in a district where that disease was prevalent, and that the only evidence of his taking it in Liverpool was that of Mr. Garrett Heaton, who only recognized his customer by seeing a photograph after death. His statements that he took poisonous or deadly drugs were explained as referring to strychnine or nux vomica, not arsenic; but this contention is no longer tenable. Independently of the evidence of Mr. Blake, Mr. Bancroft states that Mr. Maybrick told him that he used arsenic for "longevity and a fair complexion." Captain Fleming, whose evidence probably relates to the year 1884 (the date on a box of pills containing arsenic and a compound, in America, which was found after his death), describes him as taking arsenic like pepper on his bread or meat—a statement which startled some physicians who read it, and stating that he could take enough with impunity to kill any ordinary man. The evidence of these witnesses corroborates that of Mr. Heaton and Mr. Blake, and tends to show that the reference to poisonous drugs, deposed to by Sir James Pool and others, related primarily to arsenic. As to Mr. Maybrick's statement to Mr. Blake that "he found it difficult to procure arsenic in Liverpool," it will be recollected that Mr. Heaton had at that time retired from business, and that a cousin of Mr. Maybrick's, who had been employed in a chemist's shop, had recently died.

2. The evidence of Mr. Bancroft and Captain Fleming points to the fact that Mr. Maybrick usually took arsenic in his food or in his wine, not separately. Hence, if he continued this habit, the Du Barry's Food at the office would be a very likely place to find it in, and he might naturally be expected to ask his wife to give him some in his meat juice.

3. The Crown, while denying that Mr. Maybrick was an habitual arsenic eater, contended that he was a person who might have been killed by a minimum dose of arsenic. The judge went further, and told the jury that 2 grains would have killed him. But from the evidence of Captain Fleming, corroborated by others, it seems probable that he could have taken 4 or 5 grains with impunity.

Considering the small amount of arsenic found in the body, this fact is very important and material. The evidence tends to show that there was no rapid elimination of arsenic from the body; for some time previous to his death there was no violent diarrhea. Two days before death Dr. Humphreys examined the fæces and urine and found no trace of arsenic. The bedclothes, etc., bedding, including a flannel shirt which he had worn some days previously, were also found to be free from arsenic. It seems clear, that which probably in his case would be a 6 or 8 grain dose could not have been administered within a fortnight of his death. On the other hand, the small quantity found in his body was quite explained by his habits without imputing crime to anyone.

4. The habit of taking arsenic, like that of taking any other stimulant, is a growing one, and Mr. Heaton gave evidence as to the increase in his customer's allowance. Even, therefore, if Mr. Maybrick did die of slow arsenical poisoning, this may have resulted from his excessive use of arsenic as a stimulant. In Styria, to which Mr. Blake says he referred in his conversation with him, deaths from this cause are not unusual. It should be noticed, however, that if an habitual arsenic eater suddenly leaves off taking that stimulant, as Mr. Maybrick must have done when confined to bed, symptoms bearing a strong resemblance to arsenical poisoning result.

This was proved by Professor Von Tschudi on a trial for murder by poisoning in Styria more than forty years ago.

5. The fact that Mr. Maybrick obtained a supply of arsenic in February, 1889, calls attention to the origin of his illness. Early in March we find Mrs. Maybrick writing to his brother Michael to dissuade him from taking a white powder which she thought was doing him harm. In the same month she spoke of the powder to Dr. Humphreys, who was called in to see the children.

After the quarrel on March 31, 1889, the cook Humphreys described him as quite stiff. On the 5th of April, he consulted Dr. Fuller in London, and the interview lasted an hour, the girl Bessie Brierly having declared that she saw the fly papers steeping within two or three days after the Grand National, March 31.

Superintendent Bryning, at the magisterial inquiry, relied on this showing that he was already suffering from the effects of arsenical poisoning, and no doubt the superintendent would not have fixed on this date without consulting Drs. Carter and Humphreys, and finding that neither of them thought the date too early to explain what they had observed.

It was only when the evidence of Mary Cadwalleder, Wokes, the chemist, and

Alice Yapp rendered it evident that Mrs. Maybrick did not buy the first packet of fly papers until after her husband's visit to London on April 14 that the commencement of his illness was fixed by the prosecution as April 27.

From Dr. Carter's account in the Liverpool Medical Chirurgical Journal, it is plain that Mr. Michael Maybrick, when first charging his sister-in-law with poisoning her husband, assigned a much earlier date than April 27 for the commencement of the poisoning, from which neither of the doctors dissented.

He stated in fact that for a considerable time past his friends had noticed that he was always better when away from home.

If it could have been proved that Mrs. Maybrick bought fly papers in February, the Crown would no doubt have gone back to that date for the commencement of her husband's illness.

6. If Mrs. Maybrick had been aware of the existence of the arsenic brought into the house by her husband in February, for what purpose did she buy the fly papers? They required a slow process of steeping to extract the arsenic, and both the purchase and the steeping involved risks of detection which she evidently took no trouble to avoid; but if this arsenic was used in poisoning her husband there must have been a further process of straining the solution in order to get rid of the fiber of the papers, which could only be detected with the aid of a microscope. Mr. Davies looked carefully for the fiber in the arsenic in the body, but could find none. In a previous case of poisoning by arsenic in Liverpool Mr. Davies had found this fiber, and it formed one of the principal links in the evidence on which the prisoners Flanigan and Higgins were hanged. The quantity of arsenic in the bodies of the victims was much larger than in Mr. Maybrick's body. But in the present instance no trace of any filtering or straining was found, though the other parts of the process were carried on so openly.

The charcoal in the arsenic could have been detected even more easily than the fiber, and if any of the arsenic and charcoal mixture was used in poisoning Mr. Maybrick it must have been so detected, but there were no traces of charcoal in the arsenic found in the body or in the remains of the food or medicine. However, there was enough of white arsenic in solution or otherwise in the house to poison Mr. Maybrick without resorting to any filtering or straining, and, if Mrs. Maybrick knew of its existence, why did she use either the "fly-paper" arsenic or the arsenic and charcoal mixture at all? In both cases, too, the supposed filtering and straining must have been carried on with a secrecy and caution which did not appear in her other proceedings.

7. The discovery of Mrs. Maybrick's lost prescription for the arsenical face wash and the evidence given as to the common use of such face washes, and even of fly papers being employed for the purpose, strongly corroborate the statement made by Mrs. Maybrick in court.

It is further corroborated by her purchasing tincture of benzoine and elder-flower water at the same time with one packet of fly papers, and by the fact that both packets were purchased within a week of a ball which actually took place, and which she attended with Edwin Maybrick, after which the fly papers were seen no more.

A still further corroboration was afforded by the discovery of a weak solution of arsenic, with a faint scent in the bottle, in the house after Mr. Maybrick's death; but though she purchased the fly papers in order to make a wash of them, no doubt she would not have done so if she had a supply of arsenic suitable for the purpose ready at hand. The purchase of the fly papers thus proves that she knew nothing of any other arsenic up to the 29th of April, the date of the last purchase of fly papers.

8. Mr. Maybrick declared that the doctors did not understand his disease. Undoubtedly he distrusted his wife, as his will sufficiently proves. He was, moreover, well acquainted with the effects of arsenic on his system, yet he never seems to have ascribed his illness to arsenic or charged anyone with poisoning him. He referred, indeed, in the earlier part of his illness to an overdose of strychnine taken by himself; his expression to Mrs. Maybrick, "Don't give me the wrong medicine again," was with reference to some medicine that the nurse was urging him to take after he had been more than two days in the hands of the nurses; and the expression, "Oh, Bunney, Bunney, I would not have thought it of you," is certainly not the language in which a violent-tempered man, who distrusts his wife, would have charged her with poisoning him. They seem to have gone on talking in a low tone afterwards; nor did Mr. Maybrick's wish to have her with him cease If he thought he was being poisoned at all, or poisoned by her, with arsenic in particular, he would no doubt have communicated his suspicions to the doctors and asked them if they agreed with him, and to give him the proper remedies. The fact that the arsenic given by Dr. Humphreys alleviated his condition points to the cutting off of his usual supply of arsenic as having at all events aggravated his illness.

Can it be said that, taking the new testimony into consideration as well as the old, there is evidence on which any intelligent jury could convict the prisoner either of

murder or attempt to murder? It is thought not. It is to be added, however, that the medical witnesses who maintained that death resulted from arsenical poisoning admitted that neither the symptoms during life nor the post-mortem appearances were decisive on that question, and that they would not have given a decided opinion but for the finding of arsenic in the body, and it is probable that it will be admitted that they expected to find more than they did find or was actually detected. Consequently, if an innocent explanation of the presence of this arsenic was actually given, the case for the Crown collapses.

Such explanation is given by the new evidence.

The following has been dispatched to the home secretary:

Re F. E. Maybrick.

95 LEADENHALL STREET, E. C., *April 11, 1894.*

SIR: I have the honor to submit herewith declarations of Captain Fleming, Mr. C. V. Blake, Mme. Ruppert, the Baroness de Roques, Mlle. Marie Mayer, M. Bourgeois, and myself, and exhibits referred to, together with a brief résumé of the facts bearing upon this case. The declarations and submissions cast reflections on no one in connection with this unfortunate woman and her trial, and it is my desire, if possible, to attain her release without bringing adversely into question persons or procedure. My recent application for an inquiry is dormant pending your decision upon these declarations, and it is with confidence and respect that I assert that Mrs. Maybrick's detention should now be a thing of the past. I have other evidence in my possession which (on the grounds of public policy and respect for our legal system) I am anxious to suppress if my present application is successful. An occasion like this, when a woman's liberty is at stake, is no time for affectation, and I do not remark sentimentally on the evidence it is my duty to submit. Finally, I respectfully commend the testimony to your favorable consideration with a conviction of my success.

I have the honor to be, sir, your obedient servant,

J. E. HARRIS.

To the Right Hon. H. H. ASQUITH, Q. C., M. P.,
H. M. Secretary of State, Home Department.

NOTES ON FRESH EVIDENCE.

In the matter of Florence Elizabeth Maybrick (a convict).

95 LEADENHALL STREET,
London, E. C., April 11, 1894.

SIR: On the 31st day of July, 1889, the above-named Florence Elizabeth Maybrick was called upon to plead at Liverpool assizes to an indictment worded as follows:

"Lancaster, to wit:

"The jurors for our lady the Queen, upon their oath, present that Florence Elizabeth Maybrick, on the 11th day of May, A. D. 1889, at Aigburth, in the county of Lancaster, feloniously and willfully, and of her malice aforethought, did kill and murder James Maybrick."

To this indictment she pleaded "Not guilty."

The learned judge presiding (Mr. Justice Stephen) thus directed the jury, after all the evidence obtainable had been given and counsel heard on both sides:

"It is essential to this charge that the man died of arsenic."

"This question must be the foundation of a verdict unfavorable to the prisoner, that he died of arsenic."

The jury found the prisoner guilty.

On the 22d August, 1889, the then home secretary, the Right Hon. Henry Matthews, announced the following to be the decision of the home office:

"After the fullest consideration, and after taking the best medical and legal advice that could be obtained, the home secretary has advised Her Majesty to respite the capital sentence on Florence Maybrick, and to commute the punishment to penal servitude for life, inasmuch as, although the evidence leads to the conclusion that the prisoner administered and attempted to administer arsenic to her husband with intent to murder him, yet it does not wholly exclude a reasonable doubt whether his death was in fact caused by the administration of arsenic."

It is not my object in the present résumé to go into any subject foreign to the issues involved, or to sentimentally comment upon the unfortunate prisoner's position; but if the evidence which is now forthcoming had been produced at the trial of the said Florence Elizabeth Maybrick, it is reasonable, I think, to assume that the direction given by the learned judge to the jury would have been so different to what it appears to have been, that an acquittal instead of a conviction would have been the just and proper and only possible result of such trial.

On this point the most convenient form of placing the facts before the home secretary appears to be this:

The great mass of medical evidence tending to show that deceased died or might have died of arsenic becomes at a stroke of the pen evidence which may be logically disregarded in view of the late home secretary's admission that "the evidence does not wholly exclude a reasonable doubt as to whether his (Mr. Maybrick's) death was in fact caused by the administration of arsenic." This is, of course, another way of saying that there is no conclusive evidence to prove how the deceased came by his death, or to negative the proposition put forward by the defense that the deceased met his death by natural causes. The learned judge's direction being "that proof of the death by administration of arsenic must be the foundation of a verdict unfavorable to the prisoner," the decision of the home office logically and legally takes the foundation out of any allegation that the deceased was murdered.

The medical evidence on both sides is, therefore, for the present purposes a quantitié negligéable.

The discovery in the house of the deceased, and after his death, of arsenic strewn all over it, although in the most unlikely places for the prisoner herself to have placed it, or to have let it remain to be found, had she, cherishing any felonious intent, known of its existence, has undoubtedly told heavily against her notwithstanding that no arsenic (except the fly papers, of which more hereafter) was ever in the remotest degree traced to the prisoner's possession or knowledge, and that it was all found in places to which everybody in the house had access, and none whatever in any locked-up receptacle of her own. The inference hitherto has been that all the arsenic was imported into the house by her. Had the evidence now given by Mr. Blake, in his declaration herewith, been given at the trial, such an inference, unsupported as it was by a jot of evidence, would have been impossible.

The quantity of arsenic thus found in the house after death was between, I believe, 70 and 80 grains. How it came there, there was at the trial absolutely no evidence to show, and the only inference now to be drawn therefrom is one favorable to the prisoner.

The fact which has obtained the strongest grasp upon every prejudiced mind brought to bear on the subject is the question of the fly papers. Now I submit that no sane person would have run the risk of buying these in his or her own particular neighborhood to try and extract arsensic therefrom, had he or she been aware of the store of arsenic available within easy reach. Even had the prisoner really wanted to poison her husband, is it not incredible that she, or anyone else, would have set to work among conditions of difficulty, suspicion, and danger, to manufacture more arsenic, had she known of the existence in her own house, and under her very eyes, of enough to poison the whole household?

Upon this point I beg again to call the attention of the Secretary of State to the declaration of Mr. Blake.

It may be recalled that in the case of the packet of arsenic found (in a place open to all) and labeled "Poison for cats," the writing was admittedly not that of the prisoner. It is clear, therefore, that another, or others besides herself having access to the house, had the power to place poison therein. I must also draw attention to the just, and what I think to be the correct, remark of the learned judge in his summing up on the 7th of August, 1889, wherein his lordship says: "You must begin the whole subject of poison with this, which is a remarkable fact in the case, and which it appears to me tells favorably rather than otherwise for the prisoner—in the whole case, from first to last, there is no evidence at all of her having bought any poison, or had anything to do with the procuring of any, with the exception of those fly papers.

Rejecting, therefore, the question of all arsenic not traced to the prisoner's knowledge, and relative to which the inference is that she was ignorant of its existence, I come to the only two points which can be, by elaboration, urged against her.

Firstly, the only link to connect her with the possession of arsenic, i. e., the fly papers.

Secondly, the only link to connect her with the administration or attempted administration of arsenic to her husband, i. e., her admission that she had at his urgent request placed a powder in a bottle of Valentine's meat juice, and that a (not necessarily the same) bottle of similar food was found to contain arsenic.

In explaining these incidents the prisoner made a statement to the jury from which the following is an extract:

"I wish principally to speak of the fly papers and meat essence. The fly papers

were bought with the intention of using them for a cosmetic. Before my marriage and since for many years I have been in the habit of using a face wash prescribed for me by a Dr. Grays, of Brooklyn. It consisted principally of arsenic, tincture of benzoin, elder-flower water, and other ingredients. The prescription I lost or mislaid last April, and as at that time I was suffering from a slight eruption of the face I thought I should like to make a substitute myself. I was anxious to get rid of this eruption before I went to a ball on the 30th of that month. When I was in Germany, many of my young friends there I had seen use a solution derived from fly papers, elder water, and lavender, mixed into a face mixture, and then applied to the face with a handkerchief when it was well soaked together; but to avoid evaporation of the scent it was necessary to exclude the air as much as possible, and for that purpose I put the papers under a towel folded up, and another on top of this. My mother has been aware, for a great many years, that I used an arsenical cosmetic in solution."

On this portion of the prisoner's statement the learned judge comments as follows:

"It is a singular thing that if this (i. e., her account of wanting the arsenic for a face wash) be a correct fact, there should be no witnesses to prove it; why is there no evidence? She was in the habit of using a face wash prescribed by Dr. Gregg, which prescription she says she lost. Surely if she was in the habit of using that face wash she was comparatively in the habit of getting prescriptions made up somewhere, but on that subject no evidence is forthcoming. It is very singular there is no evidence brought forward to substantiate that part of the case. Then, again, she mentions her mother, saying that she knew her habit for years of using an arsenic face wash. Where is her mother? Why is not her mother called if she knew this—if she knew that Mrs. Maybrick had been in the habit for many years of using an arsenical cosmetic? It may be said because she never thought of it, and could not be expected to know the importance of calling her mother."

The latter sentence possibly may demonstrate some impartiality on the part of the learned judge by his seeking to find a reason for the absence, on behalf of the prisoner, of evidence which his lordship here clearly and emphatically indicates would have been vital to the issue. The importance of calling her mother being thus established beyond cavil, the Secretary of State is invited to peruse the copy declaration of the mother (the Baroness de Roques) and the copy declaration of Marie, her maid, and that of the person verifying the making up of the prescription, and then to compare the same with the foregoing extract from the learned judge's charge.

The second crucial point in this case, as regarded by the prosecution, is the presence of poison in the meat juice, and the voluntary admission made by the prisoner, that she placed a powder therein. She, in her statement to the court (before quoted), says: "My Lord, I now wish to refer to the bottle of meat essence. On Thursday night, the 9th, after Nurse Gore had given my husband beef tea, I went and sat on the bed by the side of him. He complained to me of feeling very sick, very weak, and very depressed, and again implored me to give him the powder which he had referred to in the evening, and which I had declined to give him. I was overwrought, terribly anxious, miserably unhappy, and his evident distress utterly unnerved me. He had told me the powder would not harm him and that I could put it into his food. I then consented."

His lordship comments on the portion of her statement thus:

"What powder? I suppose she means to say some powder which he wished to drink, or that she would put into his food. Now, nowhere in the whole evidence, as far as I can see, is there any reference to his wishing to have any powder to be put into his food."

I respectfully submit that the learned judge would have not only refrained from the above observations, but have made an equally strong point in the prisoner's favor, had the court then been in possession of the facts disclosed by the declaration of Captain Fleming and Mr. Blake, sent herewith.

A point at the trial was made of the presence of arsenic in a bottle of glycerin found in the lavatory of the house wherein Mr. Maybrick died. Mrs. Maybrick did not mention this in her statement to the jury, and intelligibly so—she simply knew nothing about it.

I should be diffident in obscuring the issue on a point I consider of small importance, but for the fact that, glycerin having been used to moisten the mouth of Mr. Maybrick, the tracing of even the smallest quantity of arsenic in some glycerin found in the house caused a storm of indignation among the inhabitants of the prisoner's venue on the alleged ground that "she even put arsenic in the glycerin that she moistened his lips with." As a matter of evidence it was never attempted to be proved that she had ever touched, seen, or even known of this bottle of glycerin. The inference of the jury, no doubt, was "Here be traces of arsenic! Who put them there? Who but the accused?" It is not a rash inference that had the court known what is disclosed by my personal declaration such a method of inductive reasoning, based on wrong premises, would, by the learned judge's direction, have been ren-

dered exanimate, for had the court known that before or about the time of Mr. Maybrick's death a great quantity of glycerin contaminated with arsenic had been thrown on the English drug market, and that arsenic is traceable in imperfectly manufactured glycerin, Mrs. Maybrick would have been undoubtedly exonerated, I submit, from the necessity of accounting for the presence of a trace of arsenic in some glycerin which was never in her hand.

I would strongly urge the attention of the home secretary to the evidence of Madame Ruppert, from which it is clear that fly papers are used frequently for the purposes of a face wash.

I would also ask him to consider the remarks of the said learned judge himself in the second edition of The General Views of the Criminal Law of England, 1890, wherein his lordship says, at page 173, that out of 979 cases tried before him from January, 1885, to September, 1889, "the case of Mrs. Maybrick was the only case in which there could be any doubt about the facts."

I suggest that the same spirit which caused his lordship to put his finger on the weak point of the prosecution as to arsenic, i. e., that none of it but the fly papers was traced to the prisoner, and that the discovery of the other and greater quantity was rather favorable to her than otherwise, led him also to indicate the weak point in the prisoner's statement, i. e., that it lacked corroboration. Had it been at the trial corroborated as it is now, not only would those severe remarks of the judge have been absent, but (it is submitted) the evidence now produced would have elicited remarks not only more neutral toward, but strongly favorable to, the jury's belief of the prisoner's said statement, with the result that (whatever suspicion might or might not attach to her) her acquittal would have been the only possible sequel to the trial.

It is for these reasons briefly stated, and from the facts deposed to, that I respectfully ask that Florence Elizabeth Maybrick, a convict, may no longer be detained in custody.

I have the honor to be, sir, your obedient servant,

J. E. HARRIS.

To the Right Hon. H. H. ASQUITH, Q. C., M. P.,
Her Majesty's Secretary of State, Home Office, Whitehall, S. W.

THE EVIDENCE.

In the matter of Florence Elizabeth Maybrick.

I, Caroline de Roques, of 1 Rue Tannery, Rouen, in the Republic of France, wife of Baron Adolf de Roques, do solemnly and sincerely declare as follows:

1. That the above-named Florence Elizabeth Maybrick is my daughter, whose trial took place in Liverpool, in August, 1889.

2. That after her arrest, but before her said trial (as I am informed and verily believe), the trustees under the will of her deceased husband (the late James Maybrick) sold all the furniture and effects of the said James Maybrick, then in his residence and place of decease, with the exception of a few articles handed by them to Mr. Cleaver, of Liverpool, my said daughter's then solicitor.

3. That neither my said daughter nor myself were given any opportunity to search the said furniture and effects, or the said residence, or any part thereof, to discover any documents which might help to reveal the truth or otherwise in reference to the charge made against her, including among such documents an arsenical prescription for face wash, concerning which my said daughter wrote me from Walton Prison on the 28th June, 1889, in the words following, that is to say, "I had it at home, but of course, it won't be found now."

4. That the few articles named in paragraph 2 were, after my said daughter's trial, handed to me by the said Mr. Cleaver and packed in a box which (inter alia) I took with me to Rouen in the following year, 1890. Soon after my taking up my abode at my residence aforesaid, my servant, Marie Salome Meyer, assisted me to unpack the said box. Therein was a Bible which had belonged to the said Florence Elizabeth Maybrick's father and my first husband, William G. Chandler. I opened and turned over the leaves thereof, when my said servant, Marie Salome Meyer, handed me a paper which she told me had just dropped from the said Bible. I read such paper, and identified it at once as the earliest of several prescriptions for face wash which my said daughter had to my knowledge possessed. The said prescriptions were the same as regards arsenic, but the latter prescriptions differed slightly by the substitution of different perfumes and the addition of fresh ingredients, one of which, to the best of my recollection, was benzoin.

5. That the said prescription so found and handed to me by my said servant is now in the possession of my solicitor, Mr. Jonathan Edward Harris, of 95 Leadenhall

street, and a photographic fac simile thereof, which I have compared with the original and found identical, is produced and shown to me at the time of making this my declaration, and marked with the letter A.

6. That when I observed stamped theron the name "Brouant," although the address does not there appear on such prescription, such name brought to my recollection that it was that of a large chemist and perfumer in the Avenue d'Eylau, Paris, where my said daughter had had her face wash prescription as aforesaid made up in the year 1878, as hereinafter mentioned. I had forgotten the name until it was thus recalled to me, when I remembered that in the said year 1878 she had suffered from an eruption of the face, caused by delicate digestion. I accordingly communicated with the said Monsieur Brouant, desiring him to search his books to ascertain whether, at the period aforesaid or at all, he could find any trace of having dispensed such a prescription, and as a result thereof I received from him the certified copy of an entry in the books, which copy is produced and shown to me at the time of making this my declaration, and marked with the letter B.

7. I distinctly remember her using the wash as aforesaid, and I know and swear to my own knowledge she was and had been using the same or a similar remedy under the circumstances aforesaid.

8. I had from the time of the infancy of the said Florence Elizabeth Maybrick had similar prescriptions, containing a small portion of arsenic, made up and prescribed for her use, and my said daughter was to my knowledge in the habit of mixing the said ingredients by her own hand, as, indeed, have I done myself. In the Southern States of the United States of America, during the years when slavery existed, it was my habit to attend to the ailments of my slaves, as is the custom of the ladies of that country, and I have thus become aware of the preparations and selection of medicines and lotions, and I am aware that my daughter was conversant with the preparation thereof, and once having had a preparation thereof from a physician, we were often, for the sake of economy, in the habit of manufacturing the preparations such as aforesaid.

9. I am able to, and do most positively, swear that my family were frequently in the habit of using the prescription as aforesaid, utterly unconscious that the same was harmful or unlawful.

10. During the occurrence of the circumstances mentioned in paragraph 6 hereof, I say I was in Paris, accompanied by my said daughter and my son (since deceased). At that time we stayed at 58 Avenue Malakoff, Paris, in the Republic aforesaid. I personally called upon the said chemist, Monsieur Bronant, at the address, which was at the time called Avenue d'Eylau, and is now known as the Avenue Victor Hugo, and had the said prescription made up and subsequently called for and obtained and paid for the same.

11. I was ready and willing to be called as a witness at the trial, to speak of the circumstances then within my knowledge, but I was not so called, and it was not till after the said trial that I became aware that, in the opinion of the learned judge, as expressed in his summing up, the absence of my evidence was an important factor in the issue, left to the jury to determine; nor was I permitted to be present during the said trial.

And I make, etc.

NOTE.—The exhibits referred to in this declaration are the copy and the original prescription respectively set out after the declaration of Mr. Edouard Bourgeois, and also referred to in the declaration of Mdlle. Salome Meyer.

In the matter of Florence Elizabeth Maybrick.

I, Marie Salome Meyer, of 1 Rue Tannery, Rouen, in the Republic of France, domestic servant to Madame la Baronne de Roques, of the same place, do solemnly and sincerely declare as follows:

1. The said Baronne de Roques took up her abode at the address aforesaid in the year 1890, and soon afterwards I, being then, as now, her servant, assisted her to unpack certain boxes of luggage. From one of such boxes she took a book and opened it. As she did so a paper fell from such book to the floor, and I picked up the same and handed it to her. I observed that the said paper was printed on one side and contained written matter on the other.

2. She read the said paper on both sides, and then said to me: "Marie, this is one of the doctor's prescriptions which were lost, and which would have proved that Mrs. Maybrick used arsenic for a cosmetic. What a pity it was not found in time," or words to that effect.

3. I have looked at the said paper, and solemnly and sincerely declare that I believe the paper writing referred to in the declaration of the said Baronne de Roques, and marked and made an exhibit to her said declaration with the letter "A," is an identical copy of the said paper referred to in paragraph 2 of this, my declaration.

And I make this solemn declaration, etc.

In the matter of Florence Elizabeth Maybrick.

I, Edouard Bourgeois, of 54 Faubourg Saint Honoré, Paris, in the Republic of France, clerk to Messrs. Sewell & Maughan, solicitors, of the same address, make oath and say as follows:

That I have examined the document now produced to me, and marked A, this 9th day of February, 1894, with the book kept by L. Brouant, of the house formerly known as No. 81 Avenue d'Eylau, now known as No. 91 Avenue Victor Hugo, Paris, aforesaid, pharmacien, being a register of prescriptions dispensed by him for the year 1878, the said book being now in the proper custody of the said pharmacien at the address above mentioned.

That the said document is a true and faithful copy of a prescription entered under the number 41691 C, as having been dispensed and entered in the said book on the 17th of July, 1878:

"L. Brouant,
Pharmacien de 1ère Classe,
81, Avenue d'Eylau, Paris.

Copie de l'Ordonnance No. 41691 C,
de Mr. le Docteur Bay,
du 17 Juillet, 1878.

*Liqueur de Fowler.....	30
Chlorate de potasse	7.50
Eau de roses	210
Alcool rectifié.....	30

Usage externe."

And I make, &c.

In the matter of Florence Elizabeth Maybrick.

I, Valentine Charles Blake, of Victoria Embankment, Temple, in the county of Middlesex, traveling inspector to the Partington Advertising Company of the same place, do solemnly and sincerely declare:

1. That I am the younger son of the late Sir Valentine Blake, late of Menlough Castle, County Galway, Ireland, twelfth baronet, high sheriff of and member of Parliament for the said county of Galway, and that I was presented to Her Majesty the Queen (represented on that occasion by His Royal Highness the Prince of Wales) by the then prime minister, the Right Honorable Viscount Palmerston.

2. That in the summer of the year 1876, my residence then being a house named Mountmichael, Botanical Gardens, Dublin, I several times visited and stayed in London in order to gain an insight into and knowledge of manufacturing chemistry. At that time I had reason to expect that on the termination of a chancery suit then pending in my family, I should be in possession of capital, and had an idea of embarking in chemical manufacture, which I had been advised was a paying business. With this in view, I spent much time in conferring with and receiving practical instruction from one Mr. William Bryer Nation, manufacturing chemist and patentee, then engaged in the manufacture of paraffin wax (as used for candles), at his works, situate in Penarth street, St. James's road, Old Kent road, in the county of Surrey.

3. The process of manufacture there was to treat refuse material of the kind with various chemicals in a progressive series of wooden tanks, the material in each tank being rendered purer than in the tank which was its predecessor. In the last tank but one, before the paraffin wax was perfected, the material, which had in each tank been growing more and more light colored, was rendered black by the admixture of charcoal and other ingredients before it became in the last tank pure white.

4. The said Mr. Nation was incessantly essaying new experiments, and one of these at which I, under his direction, in the month of August, 1876, assisted him, was to mix the charcoal mentioned in the last paragraph, before applying it as aforesaid, with arsenic.

5. The result thereof was to impart (in conjunction with other chemicals) a glossy polish to the wax when eventually molded into candles. This arsenical idea, however, did not get beyond the shape of a successful experiment, but the said Mr. Nation retained by him the large quantity of arsenic which he had obtained with a view of thus using it in wholesale manufacture.

6. The said Mr. Nation obtained the arsenic, as far as my recollection serves me, in the following way, which (though, as a manufacturing chemist, he could buy whatever chemicals he wanted) he adopted for cheapness, in view of his possibly requiring large quantities: Certain kinds of iron ore, the supply of which is cheap and unlimited, contain arsenic. Some of the said kinds of ore were, by direction of the said Mr. Nation, subjected to a current of hot air in a furnace-like receptacle, heated insufficiently to smelt the iron, but sufficiently to make the arsenic, which is

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*Arsenic.

very volatile, fly away from the rest of the ore in the form of vapor, which, combining with the oxygen of the air current, passed into a long flue, where it was afterwards collected in the form of trioxide of arsenic, sometimes called arsenious acid, the ordinary white arsenic of commerce.

7. I was present during one of the said operations of manufacturing arsenic, which took place in a building close to the said Penarth street works, and I observed that although the said arsenic when first collected from the said flue (in the form not of powder, but of small bits) was semitransparent like scraps of bad glass, it very shortly changed to a slightly yellowish opaque white. Most of it was afterwards réduced to powder by being heated in an earthenware vessel, covered by a glass vessel filled with cold water. The arsenic turned to vapor and condensed on the bottom of the cold glass vessel, whence it was scraped off and collected as powder of a crystalline white color. Some of this changed in time to a slightly yellowish color, a trifle more yellow than ivory dust.

8. Between the autumn of 1876 and the spring of 1878 I found it necessary to remain in Dublin (occupying my said residence named Mountmichael) in consequence of the family chancery suit before mentioned, which suit at the named period terminated in a manner financially disastrous to myself. Being in consequence thereof compelled to earn a living, I preferred doing so in England, and in or about July, 1878, I applied to the said William Bryer Nation, requesting him—the only commercial man I then intimately knew—to put me in the way of gaining some kind of employment.

The said William Bryer Nation had at this time transferred his manufacturing premises to the Atlantic Works, Abbey road, Westham, in the county of Essex. Part of the manufacture at the latter works consisted of making gelatin and isinglass from bones. To do so certain chemicals were used to separate the albumen of bone from its phosphates. After such phosphates were eliminated they remained in solution in certain acids, and were by a chemical process reduced to a form in which they were (mixed with other ingredients) sold for manure. The said Mr. Nation then and there gave me employment in his own service to assist him in the experiments which he (as hereinbefore mentioned) was constantly making, and concerning which he obtained many patents, and also in the service of his firm, to travel commercially with samples of gelatin and of chemical manure. Some of the said manure, which was in powder, was, as the result of another experiment, mixed with a combination of arsenic and soot, the arsenic thereof being part of that made as mentioned in paragraph 3.

9. I continued to assist the said Mr. Nation until about August, 1889, when he joined with a Mr. Raymond, of Rainham Ferry, in the county of Essex, in establishing there a factory for the making of fish manure, and relinquished his Atlantic Works aforesaid. I did not assist him in connection with the said Rainham Ferry Works. The latter were placed in this lonely spot in the Thames marshes because their stench would have been unendurable in a town, and it was unendurable to me; but I assisted the said Mr. Bryer Nation in developing a discovery he was trying to perfect, by which rhea grass, otherwise called ramie, might be used as a substitute for cotton.

10. It had been previously demonstrated that the product of the said rhea grass was superior to cotton, but was not a financial success because of the costly machinery necessary to extract its fiber from the bark, pith, etc. The said William Bryer Nation purposed to accomplish the desired result by means of chemicals, and he and I made many experiments together, with the result that several patents were applied for and granted to the said William Bryer Nation on this subject.

11. The said William Bryer Nation intrusted to my possession, for the purpose of the above experiments, various chemicals, that I might experiment without him, and the said chemicals included part of the arsenic aforesaid—some of it white, some of it mixed with soot, and some with charcoal.

12. That the last of such patents so applied for by the said William Bryer Nation relative to rhea, otherwise ramie grass, was in or about March of the year 1888. The perfection of the product thereof was finally achieved in or about January, 1889, in which month the said Mr. Nation sent me to Liverpool to see one Mr. James Maybrick, a cotton broker of that city (who the said William Bryer Nation told me was interested in the matter), to endeavor to obtain the said Maybrick's assistance in placing the said perfected ramie on the Liverpool market as a substitute for cotton.

13. That, accordingly, I called upon the said James Maybrick at his office in Liverpool, and showed him samples of such ramie. The said Maybrick made to me certain proposals in reference to the suggested dealings with the ramie, and it was arranged that I should return to London to confer thereon with Mr. Nation, and afterwards call again on the said Mr. Maybrick to settle a basis for business. The said Mr. Maybrick then (at the same interview) asked me, among other things, what chemicals were used in arriving at this perfection of the fabric, saying, "I do not wish to obtain your trade secrets, but it is a question of the price of manufacture, and perhaps the chemicals may be obtained more cheaply in Liverpool." I told him among other ingredients arsenic was employed.

14. The said Mr. Maybrick shortly afterwards, during discussion at the same interview, asked me whether I had heard that many inhabitants of Styria, in Austria, habitually took arsenic internally and throve upon it. I said that I had heard so. He then spoke to me of De Quincey, the author of Confessions of an Opium-Eater, and asked me had I read the work. I said "Yes," and that I wondered De Quincey could have taken such a quantity as 900 drops of laudanum in a day. The said James Maybrick said, "One man's poison is another man's meat, and there is a so-called poison which is like meat and liquor to me whenever I feel weak and depressed. It makes me stronger in mind and in body at once," or words to that effect. I ventured to ask him what it was. He answered, "I don't tell everybody, and wouldn't tell you, only you mentioned arsenic. It is arsenic. I take it when I can get it, but the doctors won't put any into my medicine, except now and then a trifle, that only tantalizes me," or words to that effect. After a pause, during which I said nothing, the said James Maybrick said, "Since you use arsenic, can you let me have some? I find a difficulty in getting it here." I answered that I had some by me, and that since I had only used it for experiments which were now perfected, I had no further use for it, and he (Maybrick) was welcome to all I had left. He then asked me what it was worth, and offered to pay for it in advance. I replied that I had no license to sell drugs, and suggested that we should make it a quid pro quo. Mr. Maybrick was to do his best with the ramie grass product, and I was to make him a present of the arsenic I had.

15. It was finally agreed that when I came to Liverpool again, as arranged, I should bring with me and hand him the arsenic aforesaid.

16. In February, 1889, I again called at the office of the said James Maybrick, in Liverpool, and, as promised, I handed him all the arsenic I had at my command, amounting to about 150 grains, some of the "white" and some of the two kinds of "black" arsenic, in three separate paper packets. I told him to be careful, as he had "almost enough to poison a regiment." When we separated the said James Maybrick took away the said arsenic with him, saying he was going home to his house at Aigburth, to which he invited me. Having a train to catch, I declined the invitation, promising to accept it on my next visit to Liverpool, but before that occurred I read of his death.

17. After the wife of the said James Maybrick had been accused of his alleged murder I wrote Mr. Cleaver, her then solicitor, of Liverpool, to the effect that I could give some evidence which might be of use to his client, and I posted such letter, but received no reply.

18. At this time I was intensely anxious as to the fate of my only son, Valentine Blake, who had in the previous year sailed on board the ship *Melanasia* from South Shields for Valparaiso, which ship was then very long overdue and unheard of. I eventually learned, as a result of a board of trade inquiry, that the said ship must have foundered with all hands, my only son included. At the time I wrote as aforesaid to Mr. Cleaver my entire attention was engrossed in endeavoring to get news as to the ship which never came home, and I felt little interest in any other subject. Receiving no reply to my said letter to Mr. Cleaver, I took no further steps in the matter until, seeing recently in a newspaper that Mr. Jonathan E. Harris, of 95 Leadenhall street, in the city of London, was now acting for Mrs. James Maybrick and her mother, the Baroness de Roques, I called at the offices of the said Mr. Harris and made to him a statement.

And I make this solemn declaration, etc.

In the matter of Florence Elizabeth Maybrick.

I, John Fleming, of 1 Ontario street, Halifax, Nova Scotia, master mariner, captain of the steamship *Ulunda*, of Halifax aforesaid, now lying in Brunswick dock, Liverpool, do solemnly and sincerely declare:

1. That I knew and was well acquainted with the above-named James Maybrick through his loading cotton on ships commanded by me, and I was also privately with him on terms of close and intimate friendship.

2. That as I have seen and conversed with the said James Maybrick on very many occasions, both in America and England, I can not fix the date of the occurrence mentioned in paragraph 3 further than to state that I was then captain of the bark named the *Blanche*, lying at Norfolk, Va., where she had touched under my command several times; that the said James Maybrick then lived in Freemason street, Norfolk, Va., aforesaid, and had an office in or near Main street and near Boston quay (or wharf), in the same town; that he was then married to his present widow, the above-named Florence Elizabeth Maybrick, and that they had issue.

3. That on the occasion alluded to in paragraph 2 I was in the said James Maybrick's said office. He was cooking in a small pan over an oil stove what I took to be hominy, a food much partaken of in the Southern States of the United States of America. I saw him deposit in his said food a gray powder resembling light-colored

pepper. He said to me, "You would be horrified, I daresay, if you knew what this [meaning the powder] is." I said, "There is no harm in pepper," and he answered, "It is arsenic." I then said, "Good God, man! that is a deadly poison." He, the said James Maybrick, said: "We all take some poison, more or less; for instance, I am now taking arsenic enough to kill you." He then offered me a little of the compound, saying that a little would not hurt me; but I declined it, saying that I would not meddle with such a thing without the advice of a doctor, and asked him why he did so. He answered: "I take this arsenic once in a while because I find it strengthens me."

4. I frequently thereafter, in the intervals between voyages (which voyages lasted about three and one-half months each), saw the said James Maybrick in his office mix the same description of powder with what he was cooking there in the manner hereinbefore mentioned.

5. That at the time when (as I am informed and believe) Florence Elizabeth Maybrick was undergoing her trial for the alleged murder of the said James Maybrick, namely, in August, 1889, I was at or near Surabaya, in the Dutch East Indies, as captain of the ship *James Morton*, and did not hear of such trial until after its termination.

And I make this solemn declaration, etc.

Re Florence Elizabeth Maybrick.

I, Anna Ruppert, of 89 Regent street, in the county of Middlesex, hereinafter described, do solemnly and sincerely declare:

1. That I am and have been for sixteen years now last past an expert in the treatment of the human skin, whether for disease or for the restoration of complexion to a naturally healthy and therefore attractive state. To effect the latter it is necessary to eliminate from the skin all and every kind or kinds of impurities, and one of the most effective agencies for this purpose (although I do not myself prescribe it) is arsenic.

2. The number of persons whom I have, for the above purposes, had under my treatment exceeds 125,000, and includes members of the English royal family. In a number of such cases, exceeding 10,000, I have found that my lady clients themselves practiced the use of arsenic. In the majority of such latter cases I found that they were acquainted with the fact that arsenic for the said purpose could be obtained from fly papers, and that they occasionally bought fly papers with the object of so obtaining arsenic threrefrom, whenever arsenic was required and was otherwise unprocurable; and in one such case, where I called on a lady at her own house, I was shown and saw fly papers soaking in water, the said lady informing me that the solution thereof was what she was then using for a face wash. That although I, from long and constant practice, can at once detect, when I see a certain kind of complexion, that it is due to arsenic, it would not be apparent to anyone lacking my experience that such a complexion was anything but natural, and it is pleasing to the eye.

3. That in the case of every lady so using arsenic for her complexion, her desire has been to keep the fact secret from her male relatives and acquaintances, since the effect (upon others) of an attractive complexion would be greatly discounted or diminished in their eyes by their knowledge that it had been procured by any such means. It is for this reason that, although, as I solemnly and sincerely declare, the properties possessed by fly papers for the said purposes are widely known among ladies, the fact thereof, like many other secrets of the toilet, is as practically unknown to men in general as it appears to have been to all those gentlemen who took part in the trial of the above-named Florence Elizabeth Maybrick.

And I make this solemn declaration, etc.

In the matter of Florence Elizabeth Maybrick.

I, Jonathan Edward Harris, of 95 Leadenhall street, in the city of London, solicitor, do solemnly and sincerely declare:

1. That as a result of inquiries instituted by my representative in the cities of Liverpool and Manchester and the town of Birmingham, on the 10th day of January, 1894, my said representative called, I am informed and verily believe, at the factory of Alfred Bird & Sons, baking and custard powder manufacturers and chemists, Devonshire Works, Floodgate street, Birmingham, in the county of Warwick, and then and there saw a gentleman whom I am informed and verily believe was Mr. Bird, the head of the said firm.

2. The said Mr. Bird was informed that it had from various sources come to my knowledge that early in the year 1889, during the period just preceding the decease of James Maybrick, the late husband of the above-named Florence Elizabeth Maybrick, a very large consignment of glycerin, containing traces of arsenic, distinctly

traceable by an analyst, had been imported from Germany and thrown on the English market; that some of the said glycerin had been tendered to his said firm, but that, discovering the samples thereof to be contaminated with arsenic, he had rejected the said tender, and he was asked whether the foregoing was true, to which question he replied in the affirmative.

3. I am informed and verily believe that the said Mr. Bird added that he kept an analyst specially to analyze all samples of all goods submitted to him, and rejected all which contained any extraneous matter, whether injurious or not, so that he could rely on his own products being absolutely pure, and that it was on this ground, and not on the ground that the said arsenic was present therein in such quantities as to cause harm, that he refused such glycerin.

4. I am informed and verily believe that the said Mr. Bird was asked why, on discovering the said presence of arsenic, he did not inform the proper authorities instead of allowing the said contaminated glycerin to be taken away and be sold elsewhere. He replied that a trifling proportion of arsenic in glycerin was not dangerous to life or health, and in confirmation thereof pointed out that nobody, to his knowledge, had been injured by it.

5. The said Mr. Bird added, I am informed and verily believe, that his custom of analyzing all goods was exceptional in his trade, and that in all probability, according to the established custom of such trade, no portion of the said glycerin ever was analyzed except that portion submitted to him, and that portion found in the house of the said James Maybrick. He finally informed my said representative that he attributed the said presence of arsenic therein to imperfect manufacture thereof.

And I make this solemn declaration, etc.

EDITOR: I have sent a copy of the accompanying list of reasons for granting Mrs. Maybrick a free pardon or a public inquiry to the Right Hon. Sir Matthew White Ridley, the English home secretary, who will presently hold a special investigation of her case; but as this investigation will not be open to the public I feel that it is necessary that the public in England and in America should, as far as possible, be furnished with the information I now send to you, if you will, as an act of justice, give room in your valuable paper for the whole of it. In the event of Sir M. W. Ridley not granting either of the proposals contained in the heading to the annexed paper, the Press will, I hope, urge the necessity of a full proof of the prisoner's guilt being given to satisfy the terrible anxiety respecting her fate. This surely is not asking more than the whole circumstances of the case demand. There is not a day to be lost in publishing the "reasons," which I sincerely trust may be noticed by you in your editorial capacity. In that event I should be grateful to any friend of justice who would send me cuttings of the "reasons" and your remarks thereon that the same may be furnished to the various members of the English Government and to members of Parliament, etc.

Your obliged

HEATHCOTE HARDINGE.

GRENADO HOUSE, RAVENSCOURT PARK,
London, W., England, October 1, 1895.

REASONS FOR GRANTING MRS. MAYBRICK A FREE PARDON OR A PUBLIC INQUIRY.

(1) Because the judge informed the jury at the trial of the prisoner for murder that "It is essential to this charge that the man died of arsenic. This question must be the foundation of a judgment unfavorable to the prisoner that he died of arsenic."

(2) Because the prisoner was tried and convicted on the charge of murder and of murder only; and because Mr. Matthews declared that the evidence "does not wholly exclude a reasonable doubt whether his (Maybrick's) death was in fact caused by the administration of arsenic," which question was to be "the foundation of a judgment unfavorable to the prisoner," according to the judge.

(3) Because Sir James Fitzjames Stephen admitted (at page 173 of the second edition of his General View of the Criminal Law of England, 1890) that out of many cases it was the only case in which there was "any doubt about the facts," and because it appears by his recently published life that he always admitted that Mr. Maybrick might have died of natural causes.

(4) Because it is opposed to the spirit of the laws and of the constitution to make use of a wrongful conviction for one offense charged in order to punish the prisoner without any trial for a different offense charged against her; because the sentence

passed on Mrs. Maybrick for this new offense is the heaviest the law admits of in case such offense was proved, and is largely in excess of that usually passed on a conviction for attempt to murder; and because the keeping alive of the wrongful conviction for murder has caused Mrs. Maybrick to lose the provision made for her by her husband, which penalty when added to the sentence of penal servitude for life is in excess of what the law permits on a conviction for attempt to murder.

(5) Because the charges of administering and attempting to administer arsenic made against Mrs. Maybrick by the ex-home secretary have never been defined nor has any statement been made of the evidence relied on in proof of them; nor has the prisoner been afforded an opportunity of being heard by counsel in answer to them or of pleading anything in defense or extenuation.

(6) Because Sir Charles (now Lord Chief Justice) Russell, Mr. J. Fletcher Moulton, Q. C., Mr. H. Bodkin Poland, Q. C., and Mr. Reginald J. Smith have given their joint opinion that in the case of Mrs. Maybrick "there are many matters stated in the case not merely with reference to the evidence at and the incidents of the trial, but suggesting new facts which would be matters proper for the grave consideration of a court of criminal appeal if such a tribunal existed in this country."

(7) Because, in addition to the "new facts" and other matters just alluded to, important facts have since come to light which are known to the public as the new evidence, published by Mr. J. Harris, solicitor, 95 Leadenhall street, London, and which evidence has been publicly stated to bear on its face the stamp of genuineness, of trustworthiness, and of conclusiveness in regard to the matters of which it treats. These matters are fundamental, for they deal with and account for the presence of the arsenic found in the house of the late Mr. Maybrick, and for the arsenic found in his body and in the remains of some of his food and medicine. And they account for these things in a way that completely exonerates Mrs. Maybrick, if the evidence can not be upset, which it is believed it can not be, because the witnesses are responsible persons.

(8) Because where there is "a reasonable doubt of guilt" the prisoner ought to obtain a free pardon as was granted in the case of Dr. Smethurst.

(9) Because a question of law arising on the decision of a home secretary can not be referred to any legal tribunal, and because an error of law on the part of a home secretary is beyond repair unless reconsidered by his successor.

(10) Because the criminal laws of this county can not be set in motion to secure justice being done to a convict, while the criminal laws in America and elsewhere are available for that object, and because "a reasonable doubt of guilt" in America and elsewhere sets a prisoner free.

(11) Because it was proved, partly at and more fully since the trial, that Mr. Maybrick was a confirmed arsenic eater, and used to take arsenic in his food, and because no more arsenic was found in his body or in the remains of some of his food and medicine than his habits (as now proved) would fully account for.

(12) Because the medical witnesses for the Crown were unaware, when giving their evidence, that Maybrick was an arsenic eater, and consequently they were misled in their diagnosis by finding arsenic in the body.

(13) Because the attendant physicians did not suspect arsenical poisoning until Michael Maybrick charged Mrs. Maybrick with it on grounds quite distinct from the symptoms; and because the relief which Dr. Carter felt on finding that the bottle of Neave's Food, which he analyzed, was free from arsenic shows that even after the charge was made he regarded the symptoms as admitting of an innocent explanation.

(14) Because arsenic derived from fly papers can be detected by the fiber of the fly paper unless there has been very careful filtering or straining; because there was no trace of any such filtering or straining, and no proof that the prisoner knew the importance of removing fiber that could only be detected with a microscope; but a microscopic examination of Maybrick's body failed completely to detect the fiber.

(15) Because it has been proved that thousands of ladies use fly papers to make face washes; and because Mrs. Maybrick's purchase and steeping of the fly papers was perfectly open and took place a few days before a ball which she attended.

(16) Because she would not have bought the fly papers if she had known of the stock of arsenic in the house, which her husband had obtained from Mr. Blake for his own consumption two or three months before.

(17) Because, if the case were really one of arsenical poisoning, her repeated references to the white powders that her husband was taking as a cause of his ill-health were calculated to put the doctors on the right track and to induce them to take steps to stop and counteract the poisoning.

(18) Because Maybrick ascribed his illness on the 27th of April to an overdose from a bottle that came from London and was handed to him without passing through his wife's hands; and because the principal aggravation of his illness (on the 3d of May) took place on the day that he had forgotten to take with him to his office the luncheon which his wife had prepared for him.

(19) Because after this aggravation of his illness he progressed favorably as long as his wife was his sole attendant, but sank and died when in charge of the trained nurses.

(20) Because, assuming that the arsenic in the bottle of Valentine's meat juice was introduced by her, it was only natural in a habitual arsenic eater to procure arsenic from those about him when unable to get it otherwise; and because she never made any attempt to administer this meat juice or to throw it away.

(21) Because there were opportunities of introducing arsenic into this meat juice both before and after she meddled with it, and the persons who had such opportunities were hostile to her.

(22) Because glycerine often contains a larger portion of arsenic than was found in the bottle analyzed in this case; because the identity of the bottle used with that analyzed was not proved, and because the bottle used appeared to the nurse to be fresh and unopened when Mrs. Maybrick handed it to her.

(23) Because no arsenic was found in any place to which Mrs. Maybrick had exclusive access, while the stains on her dressing room handkerchief and apron are explained by her use of an arsenical face wash.

(24) Because there are many suspicious circumstances about the finding of arsenic in the house, and the numerous false and malicious statements made about her since the trial sufficiently prove that she has very bitter and unscrupulous enemies.

(25) Because the intercepted letter to Brierly was written in pencil and was in hostile hands for several days before it was produced to any impartial person; because there are various suspicious circumstances about it, and it ought to have been examined by an expert for alterations.

(26) Because the expression "he is sick unto death," as used by a native of the Southern States of America, does not imply hopelessness, and the context shows that the writer did not regard the case as hopeless. The expression in the letter to Brierly, which went so far toward procuring Mrs. Maybrick's conviction, is often used in the Southern States (Mrs. Maybrick's native place), in the sense extremely sick; as, for instance, at page 54 in a book lately published by T. Fisher Unwin, entitled Famous Adventures and Prison Escapes of the Civil War, will be found almost the same expression, viz, "Feb. 25.—A long gap in my journal, because H. (the writer's husband) has been ill unto death with typhoid fever. * * * I got the best doctor here (Southern States) and when convalescence began the question of food was a trial." When this diary ends, after the fall of Vicksburg, "H." was alive and well.

(27) Because many of the Crown witnesses, as well as other persons, refuse to give any information in answer to questions put on behalf of the prisoner, though it is believed that such answers if given would have a material bearing on the case.

(28) Because the conduct of the police in getting up the case against the prisoner needs (as in the case of John Kelsall) investigation.

(29) Because there are several inquiries which the prisoner's advocates can not pursue without assistance; for example, as to whether the packet of mixed arsenic and charcoal found in the house was the same that Mr. Maybrick received from Mr. Blake, and, if so, whether Mr. Blake can throw any light on the handwriting on it, as this handwriting does not appear to be that of either Mr. or Mrs. Maybrick.

(30) Because if the ex-home secretary's reason for refusing a release was that he does not credit the new evidence or some part of it, the whole of this evidence ought to be publicly tested and a reasoned decision as to its credibility arrived at.

(31) Because this new evidence is of so material a character that no intelligent person can conclude that the judge and jury would have acted as they did if it had been given at the trial; hence the increased dissatisfaction with the verdict which was so strongly condemned in all parts of the Kingdom, and which condemnation has increased more and more in consequence of Mrs. Maybrick being sentenced to penal servitude on charges made against her without being permitted to answer the same.

(32) Because since the new evidence was tendered to the home office no one has attempted to justify the conviction or the sentences (passed upon the prisoner) in an argument in which that evidence was taken into consideration.

(33) Because the punishment of a prisoner can never prove beneficial to society unless public opinion goes along with it, and because a very large section of the intelligent public in this country and in America will never rest satisfied unless Mrs. Maybrick be publicly proved guilty or granted a free pardon.

(34) Because if the home office authorities have received secret information against her and have acted thereon, such information should be furnished to her and to her legal representatives, and an opportunity afforded them of disputing or answering the same.

(35) Because the home office has never assigned any reason for not acting on the new evidence.

(36) Because if the jury had returned a verdict in the same terms as the finding

of Mr. Matthews the judge would have entered it as a verdict of "not guilty" and discharged the prisoner.

(37) Because although the deceased was an habitual arsenic eater, the quantity of arsenic found in his body was not sufficient to cause the death of an ordinary person.

(38) Because all the evidence went to negative any rapid elimination of arsenic from the body, whether through the excreta or the skin, shortly before death.

(39) Because it would be impossible for any medical man to distinguish between death caused by overindulgence in arsenic as a stimulant and slow arsenical poisoning by a murderer.

(40) Because the arsenic which Dr. Humphreys administered to Mr. Maybrick alleviated the patient's symptoms.

(41) Because many of the later symptoms would be caused by the sudden stoppage of arsenic by a habitual arsenic eater, and because the absence of arsenic in the contents of the stomach (as well as in the excreta) and in the stomach itself, and the very minute quantity found in the intestines indicate that there had been such a stoppage some days before death.

(42) Because many of the persons, including high legal authorities, who have examined the evidence in this case and are far more competent to form a correct judgment thereon (it being very complicated) than the common jury who tried it declared the evidence insufficient to justify a conviction.

(43) Because owing to the prisoner being a stranger in Liverpool she had very few friends to take her part, while her husband's relatives and friends, who were well known there, were strongly hostile to her; because her illness and early arrest, and the fact that the house was in possession of hostile persons, greatly interfered with her chance of making a successful defense; because the local press published all kinds of injurious reports about her while her defense was reserved, and because a common jury was not competent to deal with a complicated case, while such jurors were no doubt influenced by preconceived opinions.

(44) Because the judge, whose mind was apparently beginning to fail, charged very strongly against her and appears to have fallen into several errors both of law and of fact, some of which were severely criticised in a memorial at the time addressed to the home secretary by the present lord chief justice of England.

(45) Because the jury, after being sworn, separated from each other, and conversed with the general public, notwithstanding that the bailiffs in whose charge they were placed during the trial had taken the usual oath to keep them together and not to suffer any person to speak to any of them, and that the judge had specially warned them not to separate.

(46) Because the jury were allowed to read the newspapers during the trial, and to take cuttings therefrom, and because it was admitted by one of them that "We could not hear the whole of the evidence very distinctly." (See the Liverpool Daily Post, August 10, 1889.)

(47) Because when before the magistrate Alice Yapp declared that Mrs. Maybrick had told her that Maybrick had taken an overdose of "strychnine," whereas at the trial she dropped the mention of strychnine, which would not have supported the arsenic theory which was to be, according to the judge, "the foundation of a judgment unfavorable to the prisoner that he (Maybrick) died of arsenic."

(48) Because only three months before Maybrick's death he obtained 150 grains of arsenic for self-administration, and that he used to take arsenic, according to the sworn declaration of Captain Fleming and others, in quantities quite sufficient to account for what was found in his body.

(49) Because "the verdict came as a surprise upon the trained minds of the bar of the northern circuit, and that to the very last moment (even after the summing up) the leading counsel for the prosecution, Mr. Addison, Q. C., persisted in saying that the jury could not (especially in view of the medical evidence) find a verdict of guilty." (See Sir Charles Russell's—now lord chief justice—protest to the home secretary already referred to.)

(50) Because had there been a count for "attempt to murder" made in the indictment for "murder" the examination in chief and the cross-examination of many of the witnesses would have taken a different line, and additional witnesses might have been produced in order to meet the charge of attempt. The particular attempt or attempts relied on would have had to be set out and proved, and the prisoner's counsel would have had an opportunity of addressing the jury upon each alleged attempt.

(51) Because the late Dr. Tidy (formerly professor of chemistry and public analyst for the city of London) and other noted and experienced scientists positively declared that the "symptoms actually pointed away" from arsenic.

(52) Because "out of the hundreds of thousands of persons who have followed the case with eager interest and attention not one in three was prepared for this verdict. The large majority had believed that in the presence of so much contradictory evidence the jury would give the prisoner the benefit of the doubt and bring in a verdict as much like the Scotch 'not proven' as is permitted by our English law." (See Times, August 8, 1889.)

(53) Because a proved attempt to murder shall be punished by penal servitude (not necessarily for life—sometimes only three years); but the charge must be proved in open court to be a felonious attempt by some means actually used to effectuate the intent, and it rests with the prosecution to produce the necessary evidence that the means used were sufficient for the accomplishment of the object. "The burden of proof as to any particular fact lies on that person who wishes the court to believe in its existence." (See Sir James Fitzjames Stephen's Digest of the Law of Evidence, 3d ed., p. 100, art. 96.)

(54) Because the bottle of face wash ("a weak solution of arsenic with a faint scent") was found on the tray of the trunk in the linen room six days after the packet of arsenic and charcoal with other things had been removed from that tray, and must therefore have been placed where it was found by some person other than Mrs. Maybrick, who was confined to her room, and because various articles, and in particular a bottle of vanilla essence and the second bottle of Valentine's meat juice, were found in places where Mrs. Maybrick was never shown to have left them, and where she was most unlikely to have done so, but where an unscrupulous enemy would be very likely to place them.

(55) Because the evidence against the prisoner at the trial was wholly circumstantial, and all the circumstances relied on have now been shown to admit of an innocent explanation.

[From Our Half Hour, March, 1896.]

WHY IS MRS. MAYBRICK IN PRISON?

But suppose that the home secretary should simply give an adverse decision and, like Mr. Matthews and Mr. Asquith, fails to give a sound reason for that decision. What would be the opinion of the students (legal and others) of this case? It would be said with every appearance of truth that Sir Matthew Ridley denies bare justice to a very large section of the English public, while he refuses an act of comity to a great and friendly nation, whose Government in a similar case would have acted otherwise. It would likewise be said that he has found it impossible to justify to the public either the conviction of or the sentences passed upon the prisoner. That he fails to justify the fact of Mrs. Maybrick being condemned to penal servitude for life on charges made against her without being permitted to answer such charges, which is contrary to Magna Charta and to the constitution of this country as was pointed out to him in the list of reasons for granting Mrs. Maybrick a free pardon, which list, containing 55 paragraphs, was sent by Mr. Heathcote Hardinge, of Ravenscourt Park, London, in a letter he addressed to Sir Matthew White Ridley on the 11th September last. In the 34th paragraph of those reasons it was clearly pointed out that "If the home office authorities have received secret information against her, and have acted thereon, such information should be furnished to her and to her legal representatives, and an opportunity afforded them for disputing or answering the same." In other paragraphs of the above-mentioned "reasons," the improper, the crooked, and unprecedented proceedings which took place at the time of the trial were brought to the notice of the home secretary. There is no doubt that Mrs. Maybrick is made to suffer an excessive punishment compared with that inflicted on other prisoners proved guilty of a like offense, and for which she has endured a full average sentence, as Sir M. W. Ridley will discover if he examines the sentences passed during the last ten years for "attempt to murder."

Penal servitude for life is not the usual sentence for "attempt to murder," but is the maximum sentence which is only passed on very rare occasions and when the prisoner has been specially indicted and tried for attempt to murder and after public proof of guilt has been given.

In the United States of America much greater interest is manifested in the case of Mrs. Maybrick than in that of the Venezuelan question which after all is not one of life or death to a human being, and this remark will apply to thousands of the Queen's subjects who regard the continued incarceration of Mrs. Maybrick as a blot on the laws, the justice, and the Christianity of England as a nation. We extract the following remarks from The Birmingham Gazette of February 20 last, when speaking of Mrs. Maybrick: "We have held from the first that the lady was wrongfully convicted. It was not clearly proved that Mr. Maybrick died of arsenic poisoning. Mr. Henry Matthews even admitted this, and, in the absence of such proof, her conviction was a miscarriage of justice. We hope the home secretary will have the courage to disregard the red-tape rules of his department, and do an act of justice that has been too long deferred. The substance of that paragraph constitutes the echo of the legal and learned portion of the public who have devoted years of attention to this unique case. It is one which in itself demands a court of criminal

appeal. Such a case as this, had it taken place in the United States of America, would have been set at rest years ago to the satisfaction and peace of an intelligent public. The home secretary—who is no doubt anxious "to do justice and to love mercy"—will, we trust, prove sufficiently strong against the red-tape views, and, although he admitted in August last that "he knew nothing about the case," we, with very many thousands in various parts of the world, shall be delighted to find that he has set the prisoner free and has thus prevented her punishment degenerating into actual persecution, reminding us of the dark deeds of the Star Chamber, against which English men and women and Americans would certainly protest, for notwithstanding that she may have fallen when in great trouble through the artifices of a vile and selfish man, she is "not guilty" of the crimes charged against her.

[From supplement to Our Half Hour, for April.]

WHY IS MRS. MAYBRICK IN PRISON?

It is perfectly well known that Lord Russell, of Killowen, is deeply pained and greatly surprised, as he had faith that the strong representations he himself prepared and sent in to the home office in Mrs. Maybrick's favor would have had weight and brought relief. He openly expressed his belief in a positive miscarriage of justice if the present refusal to release Mrs. Maybrick be adhered to.

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WHY IS MRS. MAYBRICK STILL IN PRISON?

As Sir Matthew White Ridley, the present home secretary, has publicly promised to give his best attention to the case of Mrs. Maybrick, and as this promise drew forth the "cheers" of those members of the House of Commons who had studied this intricate subject, it is only reasonable to expect that he will, in due course, take an opportunity of making known his opinion after he has endeavored to "elucidate this very difficult case" (as he was pleased to designate it), and that he will do so in Parliament very shortly there is no doubt, because it is a matter of the greatest interest to so many people in this Kingdom as well as in the United States of America. Moreover, the forthcoming decision, if it be not one involving a free pardon, must, under all circumstances, be a well-reasoned decision showing whether he relied on the charge of murder or on the charge of attempt to murder, and in the latter case what particular attempt or attempts he relied on as sufficient proof of her guilt. It will be positively necessary in the absence of a free pardon to ascertain whether the home secretary has been induced to rely on anything in the shape of secret statements or evidence to the prisoner's disadvantage that was not given at the trial. That if anything of this nature has been conducive to an adverse decision the peculiar circumstances of the case require it to be clearly stated whether the prisoner and her advocates, or at any rate her legal adviser, have been furnished with a copy of the secret charges made against her in order that they might be afforded an opportunity of meeting and testing and refuting the same as required by the constitution and the special circumstances of the prisoner's case. Possibly the home secretary may indicate, before publishing his decision, the points to which he desires evidence or arguments to be directed. At present we do not know what points may be wanted, if any, to secure the prisoner's liberty. Unsworn statements in the prisoner's favor may have been rejected because not given on oath, in which case affidavits can in most instances be procured. Many people believe that the Venezuelan question has been detrimental to the immediate release of Mrs. Maybrick. The Times, on the 7th of March last, had a very instructive article on the Venezuela Blue Book. It speaks of the American people "as shrewd and fair-minded men, bred in the same habitual regard for legal principles as ourselves, they can not fail to be struck by the volume and the cogency of the evidence attained in the support of our claims." These editorial remarks in the Times are very important, not only on the Venezuela matter, but as bearing on the subject treated of by Mr. Frank Richards in another part of this paper, in which he quotes the remarks made by the late attorney-general for New York, who boldly declared that: "The brave old barons who confronted King John at Runnymede, made nothing more prominent than the bill of rights. They demanded the right of trial by jury, and from that day to this it has been respected, and the Magna Charta has not only been the boast of Englishmen at home but of Anglo-Saxons and their descendants throughout the civilized world." Well may the Times admit that our friends over the water, especially our legal friends, are "shrewd and fair-minded men, bred in the same regard for legal principles as ourselves." The great legal authorities in the United States agree with the more intelligent of the great legal authorities in England when they say that Mrs. Maybrick is not legally guilty and that she ought to be set at liberty, as pointed out from time to time by Mr. Heathcote Hardinge and other able writers on this subject. But the Times, in the

article before alluded to, and which might, to some extent, have been written for Mrs. Maybrick's case, goes on to say, "Facts have been ignored or distorted, documents have been garbled or suppressed." How very true all this is in the case of the prisoner, and how suited are the remarks of the Times in reference to this last quotation when it says: "We have no fear that any devices of the sort will be of much avail with a population, every man of which is used to think and to judge for himself. To men habituated to self-government and to the discharge of the duties of the jury box the serried logic of the British case will appeal with a force immeasurably greater than any amount of sonorous declamation unsupported by serious efforts at proof." Again, this assertion is most important as it forcibly applies, not so much to the Venezuelan case as to that of Mrs. Maybrick, for no "serious efforts at proof" of her guilt have ever been made, and we venture to assert never will be made, while "the serried logic" of our case will continue to appeal with increasing force, for in the words of the Times "Our reasoning is clear and simple. We appeal to facts, and from them we build up our position as lawyers do in a court of law. They are capable of proof and if any of them are questioned or denied, we say that we are ready to prove them. * * * If any substantial points are brought forward against us, we are able, as we believe, to rebut them." Had the writer of the article in the Times, from which we have made the foregoing quotations, been advocating the case of Mrs. Maybrick instead of the British case in the Venezuelan question he could not we think, be expected to have urged the circumstances of her case for the favorable consideration of the people in the United States and in this country with more reason, power, and ability than he has done in the paragraphs we have called attention to. The English mind, like the American, instinctively and instructively revolts against all subterfuges which appear to indicate unfair play in any form. In the opinion of the great majority of those who have studied the prisoner's case (including high legal authorities, not in England only, but also in the United States), there is but one view given, viz: "Mrs. Maybrick is legally innocent and ought to be free." The home office authorities desire to think otherwise. They dare not, however, venture to point out in detail their reasons for believing her to be guilty of any crime. Yet it is, in consequence of the present state of public feeling respecting all the circumstances of the case, a matter of so great importance that a satisfactory decision should be arrived at by the home secretary that it becomes a duty to be assured that the prisoner is not being actually persecuted by her prolonged punishment. From 1889 up to the present moment the original "doubt" as to her guilt has increased to such an extent that she is considered legally innocent, and consequently a stranger in this country who ought to be allowed to return to her own people. Sir Matthew White Ridley has been furnished with such sound reasons for complying with the prayer for her release, that he, in justice to public opinion, should either prove her to be guilty or give her, like other prisoners, "the benefit of the doubt" and set her free. That the "doubt" respecting her guilt is more than ever a fact is confirmed by the "cheers" which greeted Sir Matthew Ridley in the House of Commons when he promised to look carefully into her case, and the long delay which the circumstances of her case cause in arriving at a satisfactory decision add considerably to the well-grounded reports of an intention to release her. In some of the New York and other papers of the United States, dated 24th and 25th February last, it is a remarkable fact that articles appeared saying that the home secretary had resolved to set Mrs. Maybrick free. "This," says the Springfield (Mass.) News, "is good news. The charge of the judge was so strongly against the prisoner that the jury had no alternative except to bring in a verdict of guilty. No such charge would be allowed in America, and should not anywhere in civilization. * * * The release of Mrs. Maybrick will be an honor to the Salisbury administration." Other United States papers, of either the 24th or 25th February, have articles set much to the same tune. In the face, then, of all evidence, facts, and reasons which have been produced in favor of setting the prisoner free, nothing short of public proof of her guilt can be possibly (or should ever be allowed to) satisfy our friends on either side the water that her further incarceration is not an act unworthy of a friendly nation, involving excessive punishment contrary to the laws of England and America alike. Therefore, there can be no rest in the minds of the public until a reasonable decision is arrived at, for to assert what is known by some people to be untrue is almost as bad as stating what is known by all to be irreconcilable with fact, and to say that the "doubt" in the prisoner's favor is not sufficient to warrant a free pardon is beyond the power of any human being to justify. Lord Esher, in the Times of 17th August, 1889, strongly advocates a court of criminal appeal, and the Times in an article of the same date supports the views expressed by Lord Esher and by Lord Fitzgerald, and declares that "a court of appeal, as Lord Esher sketches it, would not be open to the objections which can be fairly urged against our present informal method of procedure. The home secretary, as a quasi court of appeal, is, as Lord Fitzgerald remarks, not a judge and has not the power of a judge. * * * The judgment pronounced by a strong court of criminal appeal, such as Lord Esher's

letter suggests, would do more to satisfy the public mind than the best efforts of the home secretary could possibly do. The reform which Lord Esher advocates has been long called for, and Lord Fitzgerald did well to press it on the Government. * * * What the public feel is that they would rather have the fallibility of trained judges than the fallibility of an individual sitting without any of the apparatus with which a court of law is enabled to detect truth and falsehood, and perhaps unconsciously confusing the prerogative of mercy with justice." This view of the subject will unquestionably be taken by the great majority of the students of the Maybrick case in the event of an unsatisfactory decision being finally arrived at. The Times, in the various paragraphs we have already given, forcibly advocates, whether intentionally or not, the case of Mrs. Maybrick. The public, through the Whitehall Review and other papers, have confirmed the views expressed in England's "leading journal," that the opinion of the home secretary is not to be compared to that "of trained judges," and that the fact of Sir Matthew Ridley "sitting without any of the apparatus with which a court of law is enabled to detect truth and falsehood and perhaps unconsciously confusing the prerogative of mercy with justice," is not conducive to enable him to arrive at a wise decision, which, if given by judges, would be so reasoned that public opinion would go with it. When, however, it is well known that the lord chief justice of England and other great legal authorities in England, not one of them being anything less than a Queen's counsel, admit what it is well known they have admitted, and which, in a word, may be stated that Mrs. Maybrick ought to be free in the absence of sufficient proof of her guilt, it can not for a moment be expected that any views expressed by the home secretary of an opposite nature and without sound reasons being published, will, in this particular and certainly unprecedented case, be accepted by the intelligent public who know the facts and who are more behind the scenes and the home office secrets than either Sir Matthew White Ridley or Lord Salisbury suspects, and it is for this reason, as well as for the host of incontrovertible reasons for the prisoner's freedom with which the present home secretary has been furnished, that will presently induce the representatives of the people in Parliament and the representatives of the people in the United States of America to continue their best efforts to obtain the Queen's pardon, particularly after nearly seven years of the most terrible punishment for a crime or crimes charged against Mrs. Maybrick which our own great legal men admit have never been satisfactorily proved against her. After what has been said by the Times—that the American people are "shrewd and fair-minded men, bred in the same habitual regard for legal principles as ourselves"—it will be impossible to ignore their opinion on this case. They are very well informed of all the facts. Their judges agree with the general views now so clearly expressed in all quarters of the United Kingdom, that Mrs. Maybrick's continued imprisonment is doing great harm, and that it is now a matter for the serious consideration of all classes who profess to believe in English justice whether the time has not long since arrived for wisely ending the notorious scandal involved and maintained by her continued incarceration in the face of the fact that she is made to suffer a greater and a longer period of punishment than certain other individuals against whom the crime of attempt to murder was fully proved, and at whose trial "fair play" was admitted, the judge in their case not having taken captive the judgment of the jury; the leading counsel for the prosecution not having said, as was said in Mrs. Maybrick's case, "that the jury could not (especially in view of the medical evidence) find a verdict of guilty," and because the trial of those individuals was admitted to be a proper trial in each case by a jury, and not, as was the case with Mrs. Maybrick "a trial by judge rather than a trial by jury." The professional experience of Mr. Matthews and Mr. Asquith counts as nothing, and their legal attainments as very small when compared with those of the present lord chief justice of England and other legal authorities who desire, if they do not publicly demand, the immediate freedom of the unfortunate prisoner, and as this subject is daily and hourly becoming more and more strongly a question for the public to deal with, we may be certain that they will uphold the views of the great legal authorities and will never sanction the exercise of arbitrary power by any home secretary when such arbitrary power is diametrically opposed to an act of justice toward a woman who has not been allowed to answer the charges brought against her, not by a jury, but by a single individual, who, no doubt, acted in the belief that he was not taking undue advantage of his position as home secretary and that he was acting fairly toward a prisoner who was a stranger in England, and consequently a stranger to the laws of this country. We only represent the opinion of many thousand learned people when we say, that we will not believe that Sir Matthew White Ridley can possibly arrive at a final decision to detain the prisioner after the opinions and important reasons which have been given for granting her a free pardon. The United States opinion in all quarters fully concur in this view, and we feel convinced that our new home secretary will no longer allow this root of bitterness to continue between England and America but, that in consideration of all the circumstances of this case he will come forth as a

champion of justice and set the prisoner free without further delay. We say this because the public will never allow the opinion of great criminal legal authorities, including the lord chief justice, to be ignored and justice outraged by the exercise of arbitrary power as indicated by a statement in the Standard on the 2d instant. It therefore becomes the duty of Parliament to prove this case at once, and, if necessary, to insist on the prisoner being forthwith given the benefit of the doubt, which is now more than ever her due.

In another column we have made some remarks calling the attention of our readers to a letter from Mr. Frank Richards, of Park place, St. James, W. C., which appeared last month in the Cork Constitution, the Liverpool Review, etc. The writer, after stating that the editor of the Liverpool Mercury is not entitled to assert that those who consider that there exist reasons for this woman's release are "crudely informed sympathizers," points out that such men as the lord chief justice of England, Mr. Fletcher Moulton, Q. C., and Mr. H. B. Poland, Q. C., and the other able counsel, the President of the United States, the judges of the Supreme Court, Senators, and all the leading men of that country who have gone into this case are certainly not "crudely informed sympathizers." "Sympathy," says he, "has no place in the matter." But we will give the remainder of his remarks in his own words. Mr. Richards continues: "It is a simple question. Is Mrs. Mabrick guilty of the murder of her husband? She was tried for murder. She was either guilty or not guilty of the crime with which she was specifically charged. We have reason to believe that she was not guilty. We know that her husband's death was due to natural causes; that the sickness from which he suffered was brought about and accelerated entirely by acts of his own imprudence. But for the sake of argument, if she was guilty of so foul a crime, there was only one way of dealing with her according to the law of England, and she ought to have been hanged. The Queen was bound by her coronation oath to see justice done. If Mrs. Maybrick is not guilty, then why is she in prison?

"The judge who tried the prisoner said, 'it is possible that James Maybrick died from other causes.' This was his own admission, made voluntarily shortly before his death. (See p. 447, Life of Sir Fritz James Stephen, written by his brother, Leslie Stephen.) Therefore, the question of doubt that exists in this case is not raised by the writer or other unauthorized person. It was raised by the home secretary himself, and published to the world in his remarkable and illogical decision. It has not only been discussed throughout the length and breadth of the civilized world, but it has occupied the closest attention of statesmen of both England and America. The reason why it has been so discussed, with your permission, sir, I will endeavor to make clear. It is not merely a question of guilt or innocence of Mrs. Maybrick, but what are we to do with her, seeing that there exists in the minds of the home secretary and the judge who tried her a 'reasonable doubt' whether James Maybrick died from the effects of poison, administered by his wife, or in fact from poison of any kind? Under the circumstances, the prisoner is entitled to the benefit of the merciful maxim of the common law, which prevails in every civilized community and enacted by legislatures, wherever trial by jury according to the rules of the common law, that the prisoner is presumed to be innocent until the contrary is proved, that in the case of a 'reasonable doubt' as to whether guilt is satisfactorily shown, he is entitled to an acquittal, ipso jure, she is entitled to immediate release.

"How are we to regard this extraordinary decision? It is not a question merely affecting the release of Mrs. Maybrick. It affects our mothers, our sisters, our wives, and it may even affect ourselves. It may affect the personal liberty of each one of us. We might with reason exclaim with Horace, 'Mutato nomine de te fabula naratur.' It is without exception a most cruel violation of the provisions of Magna Charta. The late attorney-general for New York says: 'The brave old barons who confronted King John at Runnymede made nothing more prominent than the bill of rights. They demanded the right of trial by jury, and from that day to this it has been respected, and the Magna Charta has not only been the boast of Englishmen at home but of Anglo-Saxons and their descendants throughout the civilized world."

The decision in this case is the first attempt that has ever been made to trample the sacred rights conferred by Magna Charta in the dust, and to break the pledge of the Crown to respect the rights of the people under the cross of St. George. It is not only calculated to startle and alarm every subject of the British throne, but any citizen of any Government or the subject of any monarch. The Government that demands of its citizens and subjects obedience to law must observe obedience to law. The price of allegiance is protection. Contracts broken on one side are broken on both sides. The Government which violates a contract can not enforce it. To command the respect of the world it is necessary for Governments to be honorable. This question of imprisonment of Mrs. Maybrick is not the concern of her, it is yours—it is mine, it is everybody's. The very selfishness which degrades the human heart should arouse an interest in every land, and call forth expressions of protest in every language in which the innocence is sacred, justice respected, and humanity

protected against oppressions and persecution. No attention is paid to those whose fame does not fill the world on this or any other subject about which little is known. Voices in the wilderness are not heard in these days. The agony of sorrow commands no sympathy in the halls of power. Individuals are mere ciphers, and their wants and wishes are regarded as whims. To move the masses—I mean the thinking masses, the mental magnates—a principle must be at stake that concerns public justice, the popular welfare, and the fame of Governments, all of which are at stake in this case. Are we then to permit this gross violation of our rights to be passed unnoticed? Or, are we to bring it before the minds of men that they will so arouse public opinion that the whole Government will itself become swallowed up in the yawning abyss of the stigma imposed upon it by the disgraceful action of one who was one of its ministers? It will if it allows this gross injustice, this cruel imprisonment of a young American woman, sentenced to death for a crime which had not been committed, and then afterwards imprisoned for a crime for which she had neither been indicted nor tried. Yet this late home secretary was so mindful of his own opinion—"decision" he termed it—that he is altogether oblivious of what Lucan so fitly said, "Stat magni nominis umbers."

Counsel recently put the case to Sir Matthew White Ridley in this way:

(1) Did James Maybrick die of arsenic?

(2) Did Mrs. Maybrick administer it?

It was also respectfully submitted 'that unless, after a reconsideration of the history of the case, and of the circumstances, or proved relative facts and acts, upon which this woman was convicted of murder, you are satisfied that James Maybrick died from arsenic administered to him by her, you will feel it your duty to take prompt steps to appoint a commission of public inquiry or to advise Her Majesty that Mrs. Maybrick should be restored to her children, vindicated before the world of having compassed or caused her husband's death."

To this we do not get any straightforward reply—the communication is evasive and equivocal. It has been said by those in high places that Mrs. Maybrick may be technically guilty. Well, sir, it is an evil day for England when persons who are thought to be technically guilty are detained in penal servitude for the term of their natural lives.

LETTER TO THE HOME SECRETARY.

SIR: Regretting deeply the decision at which you have arrived in the case of Mrs. Maybrick and believing that she could still be successfully vindicated if we knew the exact nature of the charges against her, the full evidence by which they are supported and the points in which the evidence in her favor is regarded as deficient. I write to ask you for such information as will enable her advocates to cope with them in fair terms.

You are aware that this is no ordinary case. Your predecessor, the present Lord Llandaff, practically stated that the charge of murder was not established to his satisfaction, but that the evidence satisfied him that she had administered and attempted to administer arsenic to her husband with intent to murder. You are aware that Lord Salisbury made practically the same statement in his answer to the American petitioners, and that in this answer he relied not only on the evidence given at the trial but on "facts known to Her Majesty's secretary of state"—the nature of which facts we have never been able to ascertain. We have likewise never been able to ascertain on what occasions, in the opinion of the home secretary, Mrs. Maybrick "administered or attempted to administer arsenic to her husband with intent to murder." Indeed, we do not know whether Mr. Asquith and yourself agreed in Lord Llandaff's and Lord Salisbury's finding, or whether you preferred to rely on the original charge of murder. I am legally advised that a conviction for murder does not include a conviction for attempt to murder, and that Mrs. Maybrick has therefore never been tried by a jury on the charges relied on by Lord Llandaff. Surely this affords a stronger reason why these charges should be strictly defined and all the evidence bearing on them, which is in the possession of the home office, being made known to her advocates. If, for instance, you would tell us that she is charged with attempt to poison by introducing arsenic into the meat juice, we would devote all our efforts to disprove that charge; but it is very difficult to try to satisfy you when we do not know your requirements. Is there any reason for concealing them from us? If, again, you would tell us that you disbelieved Mr. Blake's evidence, we should endeavor to procure its corroboration and to satisfy you of his truthfulness. Unfortunately, we do not know whether you believe him or not. Why should her advocates have to fight her battle under every possible disadvantage, not knowing what they are expected to prove or to disprove? I ask you to give us and to give her fair play, and not to rely upon secret information to her disadvantage without affording us an opportunity of meeting it. She has asked for a public inquiry. Why are her enemies averse to that? Surely if she were guilty they would be the persons to desire it.

If she does not fear it, why should they? You can hardly deny the possibility of her innocence. What will your feelings be hereafter if you find that an innocent woman has been imprisoned for years or for life merely because her advocates could not procure the information from you which would have enabled them to plead her cause successfully? Is it too much to ask for what specific crime she is imprisoned and on what evidence? You know that for attempt to murder penal servitude for life is a most unusual penalty.

Faithfully, yours, etc.,

M. T. WALKER.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 225.

IN THE SENATE OF THE UNITED STATES.

MESSAGE

FROM THE

PRESIDENT OF THE UNITED STATES,

RETURNING,

Without his approval, Senate bill No. 894, entitled "An act granting a pension to Nancy G. Allabach."

APRIL 22, 1896.—Referred to the Committee on Pensions and ordered to be printed.

To the Senate:

I herewith return without my approval Senate bill numbered 894, entitled "An act granting a pension to Nancy G. Allabach."

This bill provides for the payment of a pension of thirty dollars a month to the beneficiary named as the widow of Peter H. Allabach.

This soldier served for nine months in the Army during the war of the rebellion, having also served in the war with Mexico.

He was mustered out of his last service on the 23d day of May, 1863, and died on the 11th of February, 1892.

During his life he made no application for pension on account of disabilities. It is not now claimed that he was in the least disabled as an incident of his military service, nor is it alleged that his death, which occurred nearly twenty-nine years after his discharge from the Army, was in any degree related to such service.

His widow was pensioned after his death under the statute allowing pensions to widows of soldiers of the Mexican war, without reference to the cause of the death of their husbands. Her case is also, indirectly, one of those provided for by the general act passed in 1890, commonly called the dependent pension law.

It is proposed, however, by the special act under consideration to give this widow a pension of thirty dollars a month without the least suggestion of the death or disability of her husband having been caused by his military service, and solely, as far as is discoverable, upon the ground that she is poor and needs the money.

This condition is precisely covered by existing general laws; and if a precedent is to be established by the special legislation proposed, I do not see how the same relief as is contained in this bill can be denied to the many thousand widows, who, in a similar situation, are now on the pension rolls under general laws.

GROVER CLEVELAND.

EXECUTIVE MANSION, *April 21, 1896.*

[Fifty-fourth Congress of the United States of America; at the first session, begun and held at the city of Washington on Monday, the second day of December, one thousand eight hundred and ninety-five.]

An Act granting a pension to Nancy G. Allabach.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Secretary of the Interior be, and he is hereby, authorized and directed to place on the pension roll, subject to the provisions and limitations of the pension laws, the name of Nancy G. Allabach, widow of Peter H. Allabach, late colonel One hundred and thirty-first Pennsylvania Volunteers, and pay her a pension at the rate of thirty dollars per month, in lieu of that she is now receiving.

THOMAS B. REED,
Speaker of the House of Representatives.
A. E. STEVENSON,
Vice-President of the United States and President of the Senate.

I certify that this act originated in the Senate.

WM. R. COX, *Secretary.*

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 226.

IN THE SENATE OF THE UNITED STATES.

MESSAGE

FROM THE

PRESIDENT OF THE UNITED STATES,

RETURNING

Without his approval Senate bill No. 249, entitled "An act granting a pension to Charles E. Jones."

APRIL 22, 1896.—Referred to the Committee on Pensions and ordered to be printed.

To the Senate:

I return herewith without my approval Senate bill No. 249, entitled "An act granting a pension to Charles E. Jones."

The beneficiary named in this bill was a photographer who accompanied one of the regiments of the Union Army in the war of the rebellion. He was injured, apparently not very seriously, while taking photographs and when no battle was in actual progress. He was not enlisted, and was in no manner in the military service of the United States.

Aside from the question as to whether his present sad condition is attributable to the injury mentioned, it seems to me the extension of pension relief to such cases would open the door to legislation hard to justify and impossible to restrain from abuse.

GROVER CLEVELAND.

EXECUTIVE MANSION, *April 21, 1896.*

[Fifty-fourth Congress of the United States of America; at the first session, begun and held at the city of Washington on Monday, the second day of December, one thousand eight hundred and ninety-five.]

An Act granting a pension to Charles E. Jones.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Secretary of the Interior be, and he is hereby, authorized and directed to place on the pension roll, subject to the provisions and limitations of the pension laws, the name of Charles E. Jones, late photographer for the Eleventh Pennsylvania Cavalry Volunteers, said pension to be at the rate proportionate to the degree of disability from gunshot wound of the back and results.

THOMAS B. REED,
Speaker of the House of Representatives.

A. E. STEVENSON,
Vice-President of the United States and President of the Senate.

I certify that this act originated in the Senate.

WM. R. COX, *Secretary.*

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 227.

IN THE SENATE OF THE UNITED STATES.

APRIL 22, 1896.—Referred to the Committee on the Judiciary and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF APRIL 8, 1896, AS TO WHAT STATES HAVE FILED CLAIMS IN THE TREASURY DEPARTMENT FOR INTEREST, DISCOUNT, AND EXCHANGE PAID BY SAID STATES UPON MONEYS RAISED BY SAID STATES FOR AND EXPENDED IN RAISING, EQUIPPING, AND PUTTING INTO THE FIELD TROOPS IN DEFENSE OF THE UNION, ETC., REPORT OF THE AUDITOR OF THE WAR DEPARTMENT.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., April 21, 1896.

SIR: I have the honor to acknowledge receipt of Senate resolution of April 8, 1896, as follows:

That the Secretary of the Treasury be, and hereby is, requested to report to the Senate what States, under the act of Congress of July 27, 1861, entitled "An act to indemnify the States for expenses incurred by them in defense of the United States," and the joint resolution of March 8, 1862, explanatory thereof, have filed claims in the Treasury Department for interest, discount, and exchange paid by said States upon moneys raised by said States for and expended in raising, equipping, and putting into the field troops in defense of the Union; what are the amounts of such claims, what action has been had thereon by the said Department, and the grounds for such action, and the date thereof.

In reply thereto, I inclose herewith the report of the Auditor of the War Department, to whom the resolution was referred.

Respectfully, yours,

S. WIKE, *Acting Secretary.*

The PRESIDENT OF THE SENATE.

TREASURY DEPARTMENT,
OFFICE OF THE AUDITOR FOR WAR DEPARTMENT,
Washington, D. C., April 17, 1896.

SIR: I have the honor to return Senate resolution of April 8, 1896, which was referred on the 9th instant to this office for report.

The resolution requests the Secretary of the Treasury to report to the Senate what States have filed claims in the Treasury Department, under act of Congress of July 27, 1861 (12 Stat. L., 276), and joint resolution of March 8, 1862 (12 Stat. L., 615), for interest, discount, and exchange paid

by said States upon moneys raised by said States for and expended in raising, equipping, and putting into the field troops in defense of the Union, and what are the amounts of such claims, what action has been had thereon by the said Department, and the grounds for such action, and the dates thereof.

In reply thereto, the following information is furnished from the records of this office relative to the claims of the several States for interest, etc., filed under the law of 1861, for reimbursement:

State.	Amount.	When filed.	When disallowed.
Connecticut	$41,363.83	Mar. 14, 1862	Dec. 20, 1886
New York	131,188.02	May 22, 1862	Mar. 25, 1888
	65,624.24	Dec. 28, 1891	No action.
Kentucky	973,701.62	Jan. 29, 1879	Aug. 12, 1886
Ohio	452,247.89	May 11, 1881	Aug. 2, 1886
Michigan	320,487.81	June 11, 1883	Sept. 19, 1893
Illinois	433,112.03	Oct. 14, 1867	Oct. 4, 1889
Indiana	606,979.41	June 8, 1868	Oct. 11, 1886
	107,497.21	Oct. 4, 1889	No action.
Oregon	143,817.87	Aug. 21, 1884	Mar. 14, 1889
Rhode Island	2,754.85	Mar. 4, 1863	Aug. 13, 1886
Total	3,278,774.78		

In respect to the charge for interest, it is sufficient to say that these claims have been uniformly disallowed, as the act of Congress under which they were filed made no provision for their examination and settlement.

There are involved in several of the claims items of discount, brokerage, printing, and other expenses, more fully seen in the Exhibit A herewith, which also shows the time of each loan, and the rate of interest paid, when obtainable, and whether the reimbursement claimed was interest actually paid upon moneys borrowed, and subsequently expended in raising and putting into the field troops in defense of the United States, war of 1861–1865.

On September 27, 1887, the State of California filed a claim against the United States, in the War Department, through the Office of the Third Auditor, Treasury Department, aggregating $2,938,623.72, in which was included, it appears, a claim for interest.

This office has no official knowledge of the item or items, except the information contained in Senate Ex. Doc. No. 11, Fifty-first Congress, first session, pages 26 and 27.

Respectfully, yours,

T. STOBO FARROW, *Auditor.*

The SECRETARY OF THE TREASURY.

EXHIBIT A.

Schedule accompanying letter of the Auditor for the War Department, dated April 17, 1896, to the Secretary of the Treasury, in relation to the claims of several States against the United States for interest on moneys borrowed, etc.

CONNECTICUT.

For interest at 6 per cent per annum on $1,4730,54.87 from the several dates when advanced by the State treasurer to State disbursing officers to March 1, 1862 ..... $41,363.83

It does not appear whether the interest claimed was upon money borrowed or upon a fund belonging to it.

NEW YORK.

For interest at 7 per cent per annum to holders of $1,250,000 State bonds to September 26, 1862	$91,320.84
For interest at 5 per cent per annum on $1,623,501.19 borrowed of the "canal fund" to October 1, 1861, and January 1, 1862	39,867.18
	131,188.02
Additional account, filed December 28, 1891: For interest at 6 per cent per annum to holders of $1,500,000 comptroller's bonds, temporary loan, to June 1, 1863, and July 1, 1863	65,624.24
Total	196,812.26

KENTUCKY.

For interest at 6 per cent per annum on its war claims against the United States, $3,379,444.75, from the various dates of filing the several installments, to the various dates of allowance by the United States, to June 1, 1877	973,701.62

There is nothing to show what sum or sums, if any, were borrowed.

OHIO.

For interest on Union loan of $1,612,039.45 to June 1, 1871, rate of interest not stated	452,247.89

The loan appears to have been created under State acts of April 18, 1861, April 26, 1861, and March 30, 1864, which no doubt specify the rate of interest to be paid. Copies of the several acts have not been filed.

MICHIGAN.

For interest on war loan bonds, $1,249,400, to August 20, 1866; rate of interest not stated	$300,556.00
Discount lost by the State in placing the securities on the market at rates below par	30,128.56
	330,684.56
Less premium received on a portion of the bonds	10,196.75
Total	320,487.81

ILLINOIS.

For interest at 6 per cent per annum on war loan bonds aggregating $2,000,000 from January 1, 1862, to July 1, 1867	542,046.00
Less interest at 6 per cent on $1,475,726.16 not used to enroll, etc., troops but carried to revenue fund of the State	341,539.97
	200,507.03
Discount lost by the State in placing the securities on the market at rates below par	232,605.00
Total	433,112.03

INDIANA.

For interest on $2,000,000 war loan bonds at 6 per cent per annum to May 1, 1868	362,186.51
Discount lost by the State in placing the securities on the market at rates below par	243,107.51
For printing, brokerage, salaries, and expenses of loan commission	1,685.39
	606,979.41
The State filed in the Treasury Department on October 4, 1889, additional items of interest aggregating $107,497.21 claimed to have been paid on same loan from May 1, 1868, to May 1, 1881	107,497.21
	714,476.62

There is nothing to show whether or not the loan was on May 1, 1881, redeemed and canceled.

OREGON.

For interest on $17,836.89, pay of troops and other expenses to September 1, 1883, rate of interest not stated	$24,971.64
For interest on $129,041.02, "bounty bonds" to volunteers to September 1, 1863, rate of interest not stated	62,460.45
For interest on $90,392.99, "relief bonds" to officers and men, at 7 per cent per annum (see House Ex. Doc. No. 254, Fifty-second Congress, first session, p. 22)	44,745.20
	132,183.29
Additional account:	
For interest on salary of Adjutant-General and other amounts on account of personal services from dates of payment to January 1, 1885, rate of interest not stated	11,634.58
Total	143,817.87

RHODE ISLAND.

For interest on general treasurer's notes aggregating about $75,000 for six months at 6 per cent per annum, various times in 1861 and 1862	$2,754.85

These notes appear to have been applied to the objects specified in the act of July 27, 1861, in supplying troops for the service of the United States.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 228.

IN THE SENATE OF THE UNITED STATES.

APRIL 22, 1896.—Laid on the table.

Mr. GALLINGER presented the following

MEMORIAL FROM THE MEMBERS OF COMMITTEES OF THE MEDICAL SOCIETY OF THE DISTRICT OF COLUMBIA, PRAYING THE PASSAGE OF THE BILL (H. R. 5731) TO REGULATE THE PRACTICE OF MEDICINE AND SURGERY, TO LICENSE PHYSICIANS AND SURGEONS, AND TO PUNISH PERSONS VIOLATING THE PROVISIONS THEREOF IN THE DISTRICT OF COLUMBIA.

To the Honorable Senate of the United States in Congress assembled:

The undersigned, members of committees of the Medical Society of the District of Columbia, organized under an act of Congress passed in 1819, and of the Washington Homeopathic Medical Society, chartered by Congress in 1870, have been charged by the societies respectively, with the duty of representing to your honorable body the necessity of the enactment of a law to regulate the practice of medicine in this District. In the discharge of this duty they respectfully represent to your honorable body that House bill No. 5731, with the amendments proposed by your Committee on the District of Columbia, which has been favorably reported and is now pending before your honorable body, is approved and recommended to your favorable consideration by the undersigned and the societies they represent.

The Medical Society of the District of Columbia has 300 and the Washington Homeopathic Medical Society has 60 members, and it is believed this membership represents the consensus of professional and popular opinion in this country in regard to the necessity and wisdom of such laws, which are now in force in forty-seven States and Territories in this country. One State and this District are without any such law.

The undersigned further represents that House bill No. 5731, with the proposed amendments, has for its objects the protection of the community from fraud, imposition, and ignorance, and the elevation of the standard of medical qualification to practice the healing art and science. It has been demonstrated that a college diploma is not a guarantee of qualification to practice medicine, and that State laws establishing a uniform standard of qualification is the only method of attaining that standard of education and proficiency which fits physicians and surgeons to practice the science and art of medicine.

The undersigned respectfully represent, furthermore, that House bill No. 5731, with the proposed amendments, makes no distinction of persons who have graduated from some medical college legally authorized to confer such degree, but establishes the same standard of qualifica-

tion for each and all applicants in those branches of medical science which are common to all systems of medicine, and permits all applicants to select special examination in the branches peculiar to the different systems, and is therefore absolutely fair and just to every qualified person.

In view, therefore, of the fact, that can be verified by reference to the report of the Bureau of Education (p. 1617, 1896), that the medical profession as represented by the undersigned is seeking only such protection of this community and such elevation of the standard of education as the legislatures of 47 States and Territories have guaranteed by statute laws to their citizens, the undersigned pray that the honorable Senate may grant to this community the protection herein set forth, by the passage of House bill No. 5731.

SAMUEL C. BUSEY, M. D.,
President Medical Society, District of Columbia.

WILLIAM W. JOHNSTON, M. D.,
Z. T. SOWERS, M. D.,
C. A. A. KLEINSCHMIDT, M. D.,
G. WYTHE COOK, M. D.,
JOHN S. MCLAIN, M. D.,
WM. C. WOODWARD, M. D.,
G. L. MAGRUDER, M. D.,
Committee of the Medical Society of the District of Columbia.

J. B. GREGG CUSTIS, M. D.,
Chairman Committee on Medical Legislation,
Washington Homeopathic Medical Society.

WM. R. KING, M. D.,
F. A. GARDNER, M. D.,
L. B. SWORMSTEDT, M. D.,
WATERMAN F. COREY, M. D.,
Committee of the Washington Homeopathic Medical Society.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 229.

IN THE SENATE OF THE UNITED STATES.

APRIL 22, 1896.—Referred to the Committee on Indian Affairs and ordered to be printed.

Mr. HANSBROUGH presented the following

PETITION OF CITIZENS OF NORTH DAKOTA, PRAYING FOR THE RATIFICATION OF THE TREATY WITH THE TURTLE MOUNTAIN BAND OF CHIPPEWA INDIANS, RELATIVE TO THE DISPOSITION OF CERTAIN LANDS IN THE DEVILS LAKE LAND DISTRICT.

Hon. H. C. HANSBROUGH, W. N. ROACH, and M. N. JOHNSON:

Whereas a commission consisting of P. J. McCumber, John W. Wilson, and W. Woodville Flemming was appointed in 1892 to investigate the claims of the Turtle Mountain Chippewa Indians to a large tract of land in the Devils Lake Land District, and to ascertain from a personal investigation who were members of the Turtle Mountain Chippewa Indians; and

Whereas after due investigation said committee found a tract of land of between 8,000,000 and 10,000,000 acres lying north and west of Devils Lake, the Indian title of which has never been ceded to the Government and which is claimed by the Chippewas and their right to said land recognized by neighboring tribes. This commission was therefore forced to report that the Turtle Mountain Band of Chippewa Indians has as valid and original Indian title to this entire tract of land as any Indian tribe had to any tract. The band insists on this claim, and in support of their claim the amount agreed upon is but a meager sum as compared with what the Government has paid for the relinquishment of other lands; and

Whereas the said Turtle Mountain Band of Indians did, in 1892, enter into a treaty with said commissioners, wherein and whereby they ceded and conveyed to the United States all the claim, estate, right, and title to all land, tenements, and hereditaments situated, lying, and being in the State of North Dakota, except that tract of land particularly mentioned and set apart by an Executive order of the President of the United States, bearing date the 3d day of June, A. D. 1884, being the reservation upon which said Turtle Mountain Indians are located; and in consideration of the cession and sale of said land the United States, by and through its commissioners, agreed to pay the said Turtle Mountain Band of Chippewa Indians the sum of $1,000,000—$50,000 annually for twenty years.

Now, therefore, we respectfully recommend that the treaty made as aforesaid between the said Indians and the United States be, by act of

Congress, ratified, and the claims of said Indians to said land recognized and disposed of as provided by said treaty, and for such other and further legislation as may be necessary:

Name.	Business.	Name	Business.
John Burke	State senator.	James O'Loughlin	Grain dealer.
John C. Hunt	County judge.	M. Harrison	Miller.
C. T. Wilbur	Cashier Rolette County Bank.	J. H. Lewis	Agent Great Northern Railway.
Ben Rae	Assistant Cashier Rolette County Bank.	S. A. Ransier	Farmer.
W. N. Steele	President Rolette County Bank.	Phil. J. Metler	Telegraph operator.
Jas. Dunphy	Superintendent of schools.	W. A. Duncan	County treasurer.
R. D. Cowan	Physician and surgeon.	Wm. H. Irvine	Elevator agent.
John J. McLaughlin	Farmer.	R. E. Rognas	Merchant.
James Millar	Do.	Allan Salt	Trader.
O. Skolet	Merchant.	H. E. Peterson	Ex-register of deeds.
T. T. Shell	Do.	John Ward	Justice of the peace.
W. J. Hoskins	Editor Turtle Mountain Star.	John Ward Irvine	Farmer.
W. D. Packard	Printer.	A. Charlevois	Merchant.
E. A. Markell	Merchant.	A. Le Brun	Do.
Hillis Kyle	Do.	Wm. Schull	V. S.
Wm. Clarke	Do.	Frank Bush	Farmer.
Ira McMaster	Harness.	James W. Ward	Do.
J. E. McWilliams	Lumber.	Robert Costello	Do.
M. C. Laughlin	Hardware dealer.	Herman Shaver	Do.
Paul Lafrance	Grain buyer.	W. M. Hunt	Teacher.
J. A. Benoit	Merchant.	H. Frazier	Farmer.
J. D. Eaton	Publisher Turtle Mountain Times.	David Garrison	
A. McDermid	Broker.	Wm. H. Becker	District attorney.
Q. Q. Marcotte	Meat market.	Tom Lee	V. S. V. C.
A. Marcotte	Do.	Peter N. Peterson	Farmer.
Jerry Ford	Wood merchant.	J. S. Conn	Do.
W. Widemyer	Merchant.	Rev. L. A. Shiver	Catholic priest.
C. R. Gailfus	Attorney.	Alp Cuellett	Clerk.
W. J. Taylor	Feed stable.	William Mitchell	Farmer.
A. A. Taylor	Livery.	James Cook	Do.
Guido Widemyer	Grain buyer.	A. Bennet	Do.
J. Pinkerton, M. D	Druggist.	Louis Cutter, jr	Do.
A. Armour	Farmer.	D. W. Leonard	Do.
Daniel Armour	Do.	O. Martin	Storekeeper.
Thomas Craig	Do.	R. C. Martin	Butcher.
W. V. Marsh	Do.	Thos. H. Ward	Farmer.
John Kyle	Do.	Andrew Smith	Postmaster.
L. Bush	Do.	Chas. Jolliffe	Farmer.
Arthur T. Sumner	Do.	R. Peyton	Do.
T. C. Flynn	Deputy United States marshal.	D. E. Hunt	Do.
N. O. Welkas	Hotel landlord.	J. E. Galloway	Do.
Henry Olson	Merchant.	John McLaughlin	Do.
J. E. Nelson	Do.	George Gardner	Do.
A. E. Rees	Do.	James Maloney, jr	Do.
W. Cressard	Farmer.	Geo. Hough	Do.
John Cain	Sheriff.	R. Dreury	Do.
Charles Jas. Partridge.	City clerk, Rolla, N. Dak.	A. N. Bourask	Commissioner of Rolette County.
A. S. McLean	City marshal.	Emil Tounard	
A. O. Graham	County auditor.	Alfred Planette	Postmaster, St. John.
Thomas Stageberg	Register of deeds.	Addalak Bourasse	Farmer.
H. H. Fritz	Clerk of district court.	Berdina Gagnon	Do.
M. Dealy	Bank of Rolla.	Fred Gagnom	Do.
J. E. Bradley	Barber.	Peter Thibert	Do.
A. Damblin	Shoemaker.	James Smith	Do.
C. G. Bennett	Jeweler.	Frank McKnight	Do.
Henry McIntyre	Carpenter.	Fred Tooke	Do.
J. E. Brown	Elevator agent.	Edward Laberge	Ex. U. S. C.
Elias Paupet	Farmer.	Wm. P. Hutcheson	Ex-postmaster.
		F. Martinson	
		Geo. Latrace	Farmer.
		S. B. Cameron	Blacksmith.
		Fred. W. Schindler	Deputy United States marshal.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 230.

IN THE SENATE OF THE UNITED STATES.

APRIL 24, 1896.—Referred to the Committee on the District of Columbia and ordered to be printed.

Mr. MCMILLAN presented the following

MEMORIAL FROM THE COLUMBIA HEIGHTS CITIZENS' ASSOCIATION RELATIVE TO THE NAMING OF MINOR STREETS.

WASHINGTON, D. C., *April 20, 1896.*

SIR: We, the undersigned, a special committee representing the Columbia Heights Citizens' Association, beg leave to submit the following for the consideration of your committee:

The fact is doubtless well known to you that great lack of system exists in the street nomenclature of the District of Columbia. A good example of this is furnished in the section which our association represents. Our territory comprises several subdivisions, and is bounded on the south by Florida avenue, on the west by Fifteenth street extended, on the north by Spring street, and on the east by Brightwood avenue. Many of the streets running east and west, between Brightwood avenue and Fifteenth street, have two and often three names each. Take Roanoke street for example. The continuation of this street to the eastward, between the line of Eleventh street extended (which is the dividing line between the subdivisions of Columbia Heights and Todd and Brown) and Brightwood avenue, is known as Irving street, while the western end, between Fourteenth and Fifteenth streets, is called Euclid place. Similar embarrassing conditions exist everywhere in the District, and the confusion and inconvenience resulting therefrom can readily be understood.

And then the great repetition in names is most confusing. More than one-eighth of the thousand names comprised in the nomenclature of the public thoroughfares of the District are repeated once at least, while in numerous instances three and often as many as five and six repetitions of the same name occur. The name of "Brown" is represented by two streets, two alleys, three courts, and one road. There are four "Central" avenues. Two streets and two alleys are called "Congress." There are three "Howard" avenues and four "Pleasant," five "Tea," and two "Pig" alleys. Four streets are named "Madison," while the names of "School," "Warren," "Washington," and "Park" are represented by three streets each, each also having one or more alley, place, or court to its credit. The accompanying table, marked A, will show these repetitions in detail.

In the minor streets and alleys are found many vulgar and ridiculous names which shock the senses, such as Zigzag, Tin Cup, Cabbage,

Swing Hammer, Hog, Pig, Cow, Goat, Fighting, Chinch, and Louse. Surely we are not so poor in material as to be forced to use such inappropriate names.

It will thus be seen that there is pressing need of reform in this matter, and we would therefore recommend that the District Commissioners be authorized and directed by Congress to perfect the present anomalous system of nomenclature. With this end in view, the inclosed draft of a bill (B) is submitted, with the hope that it or something approximating to it may at an early day receive the approval of Congress and the Executive.

Respectfully submitted.

GEORGE SIMMONS,
A. B. JAMESON,
G. M. HUSTED,
Committee.

HON. JAMES MCMILLAN,
Chairman Senate Committee on the District of Columbia.

Repetitions in the names of streets, etc., in the District of Columbia.

Names.	Alleys.	Avenues.	Courts.	Places.	Roads.	Streets.
Acker	1			1		1
Armory						2
Arthur				1		1
Bacon	1					1
Baptist	2					
Bailey	2					
Bates	1				1	1
Blagden	1				1	1
Blair		1	1		1	
Brown	2		3		1	2
Bowen	1				1	
California		1				1
Canal						2
Capitol	1	1				
Carroll	1	2				1
Cedar	1		1		1	1
Central		4				
Chamberlain	1	1				
Cherry	1					1
Chestnut		1	1			1
Child	2					
Clark	2					
Clinton				1		1
Colfax						2
College						2
Columbia		1			1	1
Congress	2					2
Connecticut	1	1				
Connor	2					
Cook	1			2		
Corcoran						2
Cow	2					
Crescent			1			1
Defrees	1					1
Donohue	2					
Douglass	2					
E street	2					
Earl	2					
Essex	1		1			
Fenton				2		
Fowler	2					
Franklin	1			1		
French	1					1
Frey	1		1			
Garfield		2				
Glick	1		1			
Grace	1					1
Grant		1	1	1	1	1
Green	1		1			1
Hamilton		1			1	

Repetitions in the names of streets, etc., in the District of Columbia—Continued.

Name.	Alleys.	Avenues.	Courts.	Places.	Roads.	Streets.
Harewood		1			1	
Hillyer		1	1			
High						2
Holmead	1				1	
Hopkins	1					1
Howard		3				
Jackson	1			1		2
Jefferson		1		1		1
Johnson	2	1				1
K street	3					
Keating		1				1
Kenesaw		1				1
King	3		2			
Kingman	1			2		
Klingle			1		1	
Lanier		1		1		
Lawrence		1				1
Le Droit		1	1			
Lee	1		1			
Liberty						2
Lincoln	1	1				2
Linden				1		1
Madison	1	1		1		4
Maple		2				
Marion	1		1			1
Market	1			3		2
Meridian		2				
Miller	2					
Monroe						2
Morgan	1					1
Mount Pleasant		1				1
Naylor	2				1	
Nichols		1		1		
Norris	1					1
North		1	1			1
Oak	1	1				1
O'Brien	1		1			
Olive		1				1
Oregon	1	1				
Park	2			1		3
Patterson		1				1
Pierce	1			1		2
Pig	2					
Pleasant	4			1		2
Pomeroy		1				1
Poplar		1				1
Potomac	1	1				
Prospect	1	2				2
Queen	1					1
Ridge					1	2
Riggs				1	1	1
Riley			2			
Rock			1			1
Ruppert			1			1
St. Mary		1		1		
Samson	1					1
School						3
Scott	1	1				1
Seaton	1					1
Shepherd	1				1	1
Sheridan		2				1
Sheriff	1				1	
Sherman		1				1
South	1					1
Stanton	1	1		1		
Summit		1				1
Sumner	1	1				1
Swann	1					1
T	6					
Taylor	1					1
Tea	2					
Thomas	1					1
Trumbull	1					1
Turner						2
Union	1		2			1
Vant	1					1
Wallach				1		1
Ward	1			1		
Warner						2
Warren						2
Washington			1			3
Water						2

Repetitions in the names of streets, etc., in the District of Columbia—Continued.

Names.	Alleys.	Avenues.	Courts.	Places.	Roads.	Streets.
West	1					1
Whiting	1	1				
Willow	2					
Wiltberger	1					1
Wylie	1					1

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 231.

IN THE SENATE OF THE UNITED STATES.

APRIL 24, 1896.—Laid on the table and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ACTING SECRETARY OF THE NAVY ACKNOWLEDGING THE RECEIPT OF SENATE RESOLUTION OF APRIL 17, 1896, DIRECTING THE SECRETARY OF THE NAVY TO FURNISH THE SENATE A LIST OF ALL ACCIDENTS THAT HAVE OCCURRED TO NAVAL VESSELS DURING THE LAST SIX YEARS, ETC., AND STATING THAT INSTRUCTIONS HAVE BEEN ISSUED FOR THE COLLECTION OF THE DATA.

NAVY DEPARTMENT,
Washington, April 18, 1896.

SIR: I have the honor to acknowledge the receipt of the resolution of the 17th instant directing the Secretary of the Navy "to furnish the Senate a list of all accidents that have occurred to naval vessels during the last six years, the causes thereof, and the amount of such damages, separately, in money," and to state that instructions have been issued for the collection of the data necessary for the Department's answer, which will be made at the earliest date practicable.

Very respectfully,

W. MCADOO, *Acting Secretary.*

The PRESIDENT OF THE UNITED STATES SENATE.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 232.

IN THE SENATE OF THE UNITED STATES.

APRIL 24, 1896.—Referred to the Committee on Pensions and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ACTING SECRETARY OF THE INTERIOR, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF THE 24TH OF MARCH, 1896, DIRECTING THE SECRETARY OF THE INTERIOR TO COMMUNICATE TO THE SENATE A LIST OF THE SOLDIERS AND SAILORS NOW ON THE PENSION ROLLS DRAWING, RESPECTIVELY, $30 AND $36 PER MONTH FOR TOTAL DISABILITY OF ARMS OR LEGS, LETTER FROM THE COMMISSIONER OF PENSIONS CONTAINING THE INFORMATION DESIRED.

DEPARTMENT OF THE INTERIOR,
Washington, April 23, 1896.

SIR: I am in receipt of Senate resolution of the 24th of March, 1896:

That the Secretary of the Interior is hereby directed to communicate to the Senate, at the earliest practicable day, a list giving the number of soldiers and sailors now on the pension rolls drawing, respectively, $30 and $36 per month for total disability of arms and legs.

In response thereto, I have the honor to transmit herewith a letter from the Commissioner of Pensions, to whom the matter was referred for report, containing the information desired.

Very respectfully,

WM. H. SIMS, *Acting Secretary.*

The PRESIDENT OF THE SENATE.

DEPARTMENT OF THE INTERIOR,
BUREAU OF PENSIONS,
Washington, D. C., April 23, 1896.

SIR: I have the honor to acknowledge the receipt, by Departmental reference dated the 25th ultimo, of a resolution passed by the Senate of the United States, March 24, 1896, asking that there be communicated to the Senate of the United States a list giving the number of soldiers and sailors now on the pension rolls drawing, respectively, $30 and $36 per month for total disability of arms and legs.

In response I have to state that in order to comply with the terms of this resolution it has been necessary to call for a report on the subject from each of the eighteen agents for the payment of pensions, and said reports, after being carefully examined and combined, show that on the

1st day of April, 1896, there were on the pension rolls and receiving $36 per month each the following pensioners:

For total disability of arm	927
For total disability of leg	314
Total	1,241

At the same date there were on the rolls and receiving $30 per month each the following pensioners:

For total disability of hand	1,302
For total disability of foot	495
Total	1,797

Grand total, 3,038.

Very respectfully,

WM. LOCHREN, *Commissioner.*

The SECRETARY OF THE INTERIOR.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 233.

IN THE SENATE OF THE UNITED STATES.

APRIL 25, 1896.—Referred to the Committee on Patents and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF THE INTERIOR, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF THE 16TH OF MARCH, 1896, LETTER FROM THE COMMISSIONER OF PATENTS, AND ACCOMPANYING UNOFFICIAL REPORT MADE BY A LAW CLERK OF HIS OFFICE REGARDING THE AMERICAN COTTON PICKER, EXHIBITED AT THE COTTON STATES AND INTERNATIONAL EXPOSITION LATELY HELD AT ATLANTA, GA.

DEPARTMENT OF THE INTERIOR,
Washington, April 24, 1896.

SIR: I am in receipt of Senate resolution of the 16th ultimo—

That the Secretary of the Interior be, and hereby is, directed to transmit to the Senate the report submitted to the Commissioner of Patents on the tests and field work of the American cotton picker exhibited at the Cotton States and International Exposition lately held at Atlanta, Ga.

In response thereto I have the honor to transmit herewith a copy of a letter from the Commissioner of Patents, and accompanying unofficial report made by a law clerk of his office regarding the cotton-picking machine referred to in the resolution.

Very respectfully,

HOKE SMITH, *Secretary.*

The PRESIDENT OF THE SENATE.

DEPARTMENT OF THE INTERIOR,
UNITED STATES PATENT OFFICE,
Washington April 10, 1896.

SIR: I have the honor to acknowledge the receipt of Senate resolution of March 16, 1896, requesting that you * * * transmit to the Senate the report submitted to the Commissioner of Patents on the tests and field work of the American cotton-picker exhibit at the Cotton States and International Exposition lately held at Atlanta, Ga. * * *

In response I beg to state that the Commissioner of Patents has not detailed any officer of the Patent Office to make any investigation or tests respecting the field work of the American cotton picker referred to in the Senate resolution, nor has he made a part of the official records of the Patent Office any report thereon.

Upon inquiry I find that an assistant examiner in the Patent Office in a personal note to the representative of the Patent Office, then in charge of the exhibit of this office at the Atlanta Exposition, asked him to examine that machine; that this request was made as between friends; informally and unofficially my attention was called to the views thus expressed by the representative of this office after his return from Atlanta; that subsequently application was made to me for a copy of these opinions

or views by one Thomas R. Morris, the secretary and treasurer of the American Cotton Picker Company, which I declined to furnish because such alleged report could not be adopted as an official report unless the investigation should be ordered to be made by the Commissioner of Patents, and this was not the case. Still the report can hardly be called strictly personal, and I append herewith a copy thereof, but it is recommended that the resolution of the Senate be answered by the Honorable Secretary of the Interior to the effect above stated, with the conclusion that no official report of the character named appears on the public records of the Patent Office.

I herewith return the papers received by your references of March 17 and April 9.

Very respectfully, your obedient servant,

JOHN S. SEYMOUR, *Commissioner.*

The SECRETARY OF THE INTERIOR.

UNITED STATES PATENT OFFICE,
Washington, March 9, 1896.

SIR: While in Atlanta, last fall, in charge of the Patent Office exhibit at the Cotton States and International Exposition, I received a letter from the examiner in charge of the class of cotton harvesters requesting me to examine the cotton-picking machine of the American Cotton Picker Company on exhibition at Atlanta, and to inform him as to the efficiency of the machine, and whether I had heard planters express any opinion as to its merits. I have the honor to make the following statement about this machine:

The American Cotton Picker Company's machine is built under the Campbell patent, No. 542794, and a reference to that patent will give a clear understanding of the machine. The machine, as I saw it, was operated in highland cotton; as to what it will do in lowland cotton, I can not say. This machine was operated several times in a patch of cotton at the exposition grounds. None of this cotton had been picked, and it being late in the season most of the bolls were open, only a few green bolls and leaves, but no flowers, were on the stalks. To show what effect the machine would have on the leaves and flowers or blooms of growing cotton, growing pot flowers, such as chrysanthemums and geraniums, were placed between the stalks of cotton in the rows. The machine was passed over such rows, and it picked the open cotton without any injury to the bolls, leaves, or stalks of the cotton, or to the plants placed between the cotton stalks. This test was made several times in my presence with the same plants, and there was no indication that the machine had passed over them.

Very little of the opened cotton was knocked out of the bolls onto the ground. The representatives of the company claimed that the machine picked as much as 98 per cent of the open cotton. This seems to be a high estimate. From tests that I personally saw, however, I can say that the machine picked about 94 per cent of the cotton. After the machine passed over a row of cotton, the cotton left on the stalks and knocked on the ground was collected and that picked by the machine was weighed separately. These weights showed that the amount not gathered by the machine was less than 6 per cent of the total amount of that picked and unpicked.

In all the tests that I saw, the cotton picked by this machine was fully as clean as the average hand picked cotton that I have seen on the plantations in the South, if not cleaner. I heard several cotton farmers express their surprise at the work done by the machine, while others thought that it might not be a success when used to pick cotton on a large scale. In my opinion, however, this machine, with minor improvements and changes, would be a successful and practical cotton picker.

Very respectfully, yours,

W. A. MEGRATH, *Law Clerk.*

The COMMISSIONER OF PATENTS.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 234.

IN THE SENATE OF THE UNITED STATES.

APRIL 27, 1896.—Referred to the Committee on the District of Columbia and ordered to be printed.

Mr. MCMILLAN presented the following

LETTER FROM THE COMMISSIONERS OF THE DISTRICT OF COLUMBIA, TRANSMITTING MEMORIAL OF THE BRIGHTWOOD CITIZENS' ASSOCIATION RELATIVE TO SEWERS IN THE DISTRICT OF COLUMBIA.

OFFICE COMMISSIONERS OF DISTRICT OF COLUMBIA,
Washington, April 24, 1896.

DEAR SIR: By request of the executive committee of the Brightwood Avenue Citizens' Association, the Commissioners of the District of Columbia have the honor to transmit to your committee the inclosed copy of a letter from said executive committee, with its inclosure, relative to Senate bill 28, "To provide for continuing the system of trunk sewers in the District of Columbia, for completing the system of sewage disposal and protection against floods, and for other purposes."

Very respectfully,

JOHN W. ROSS,
President Board of Commissioners, District of Columbia.

Senator JAMES MCMILLAN,
Chairman Committee on the District of Columbia,
United States Senate.

BRIGHTWOOD AVENUE CITIZENS' ASSOCIATION,
Brightwood, D. C., April 21, 1896.

GENTLEMEN: The executive committee of the Brightwood Avenue Citizens' Association has the honor to inclose herewith, for your information, a copy of a letter which has been sent to the board of trade.

The association, as you will notice from the tenor of said letter, is heartily in favor of the enactment by Congress of Senate bill 28, as amended by you, and will oppose the passage of Senate bill 2444 and House bill 6998, unless they are amended so as to provide $1,000,000 for the construction of trunk sewers, and that then the said bills will only receive our support when it has been demonstrated that the Senate and House Committees on the District of Columbia will not favorably consider Senate bill 28, as amended by you, or some similar measure.

No bill will be satisfactory to the northern section of the District that does not include both sewerage and street extension, as provided in the

general plan of Senate bill 28, as amended. In view of the following incontrovertible facts, it appears to us that it would be unjust and cruel on the part of Congress to refuse to pass such a law:

Prior to 1871 the county was governed by the levy court, which had the power to levy taxes, lay out roads, and provide for all local expenditures. Up to that time the county had not received one dollar from either the general or city governments.

From 1871 to 1894, according to a report of the District Commissioners, the county was entitled to an aggregate expenditure of $6,316,301.81, but was deprived of $510,474.03 of that sum, which it was compelled by law to contribute to the sinking fund established for the purpose of extinguishing the interest and principal of the debt of the District, of which debt the county only created $506,200.

By payment to the sinking fund of the sum of $510,474.03 the county paid all that it owed of that debt, yet, by the act of June 11, 1878, creating a permanent form of government for the District of Columbia, it is compelled to pay its pro rata share of the remainder of the debt, which, according to an estimate made by the District Commissioners in 1894, was $2,032,200.

As we have not at our command a full statement of the public expenditures made in other sections from 1871 to 1894, as compared with the county for the same period, we take the liberty of referring you to the official figures on file in your office, as tending to make apparent, upon the basis of taxation, the lack of consideration the county has received in the distribution of expenditures.

In the matter of pavements alone it will be found by reference thereto that to June 30, 1893, the county, while contributing 12.28 per cent of the taxes of the District, had only been allotted at the cost of the District 86,309 square yards of pavement, while in the northeast and southeast sections of the city of Washington, which together contribute but 13.39 per cent of the taxes, there had been laid at the cost of the District 760,384 square yards of pavement.

In further illustration of these continued discriminations, permit us to call your attention to the fact that instead of the present House of Representatives appropriating the amount recommended by you for expenditures in the county upon streets and sewers during the next fiscal year aggregating nearly $500,000, the District bill, as it passed the House this year, only appropriates for that purpose the insignificant sum of $146,500.

This great discrimination would certainly not have been made had the Committee on Appropriations of the House been fully informed of the facts herein contained. And, in the matter of the improvement of the fire engine service of the county, the said committee never would have refused to appropriate the small sum of $19,500 recommended by you for that purpose had it been aware of the fact that the county contains an estimated population at the present time of about 44,000, which is 4,000 more than that possessed by the State of Illinois when it was admitted to sisterhood in 1818, and only 1,761 less than that possessed by Nevada in 1890.

We therefore urgently appeal to you to use every effort in your power to have the said District bill amended so as to provide for the appropriation of the full amount recommended by you for the county.

The assessed value of taxable real estate in the county on June 30, 1895, according to the report of the assessor, was $23,512,524, and the amount of taxation, according to the report, was $320,816.04, which amount of annual tax, under the law of 1878, entitles the county to an

annual expenditure of $641,632.08, a sum sufficient to provide for the sinking fund of a fifty-year bonded indebtedness of $4,150,000, the amount to be expended in the county under Senate bill 28, and also provide for the county's pro rata annual contribution to the present debt of the District, and leave $400,753.83 for street improvements and other expenses.

On account of the great increase in the value of property that will follow the expenditure of the said sum of $4,150,000 it will be seen the revenues of the county will be so largely augmented that it will be easily able, under the law of 1878, through annual contributions, to assume the full payment of a bonded indebtedness sufficient to cover the cost of completing your plan of street extensions, say, an indebtedness aggregating $10,000,000, and leave a considerable surplus to be expended for other purposes.

It seems impossible, except upon the theory that these facts were not known, that Congress in direct violation of the law of 1878, which was enacted after a thorough investigation of the relations existing between the United States and the District by a joint commission of the House and Senate, should have permitted the objectionable provisions of the highway act to have become law. One of these provisions, to wit, the one that requires 50 per cent of the cost of extending the streets to be assessed against the abutting property, if carried into effect would bring financial ruin upon the owners of the property so assessed, for, according to the Commissioners' estimate, $4,000,000 in addition to the assessment of special benefits would be assessed against the part of the county within existing subdivisions, which does not comprise one-quarter of its area. Therefore, when the fact is taken into consideration that the whole assessed value of real estate in the county is but $23,512,524, it will readily be seen that the assessment of $4,000,000 of tax upon one-quarter of its area, after the assessment of special benefits, would result in wholesale confiscation.

Such a law would certainly not have been enacted by Congress had it been aware of its cruel, oppressive, and paralyzing effect, for surely Congress would not desire to bring bankruptcy and ruin upon the citizens of this District, who have made the capital of the nation worthy of its name by the expenditure from 1791 to 1876 of $43,462,720, while the United States, during the same period, expended only the sum of $27,311,950, including the expenditures for improving the public grounds, such as the Capitol and Executive Mansion, and the Botanical Gardens, together with keepers, watchmen, and laborers, and all other current expenses; the construction and maintenance of hospitals, infirmaries, and jails; the support of prisoners at penitentiaries, the cost of the courts, the whole expenditure of the Washington Aqueduct, all appropriations for bridges, improvement of streets and avenues, for the canal and filling up the same, the jail at Alexandria, the city hall in Washington, Freedman's Hospital, etc., of which expenditures by the United States only $7,265,883.10 was for streets, avenues, and bridges.

Since the passage of the "equal-division" law of June 11, 1878, the citizens have not only more than contributed their full share of all municipal expenses, but, in addition, their share of one-half the purchase price of the Zoological and Rock Creek national parks, amounting to $1,319,929, and of one-half of their improvement, maintenance, and care; of one-half of the abandoned tunnel and reservoir, amounting to $2,592,000, which have been of no value to the city or to the United States, and also one-half the cost of a water main as a temporary substitute, amounting to $575,000.

In view of the fact that the county has sufficient revenue to pay 50 per cent of the sinking fund necessary to provide for the payment of fifty-year bonds for a sum sufficient to cover the full cost of the proposed trunk sewers and street extensions, together with interest thereon, in addition to providing for the payment of $2,000,000 of the present debt of the District, there appears, from a sense of right and justice to the county, to be no valid reason why Congress should not pass the comprehensive sewer and street extension bill recommended by you.

Had Congress listened to the appeals of our people, and passed a street-extension act twenty years ago, the cost would not have exceeded one-tenth of what it will now be; and from the fact that the value of the real estate in the county increased nearly 500 per cent from 1880 to 1890, it wil. be seen that any material delay will result in making the cost enormous to both the District and the United States.

If the taxpayers of the county are willing to pay 50 per cent of the cost of extending the streets, as provided in the equal division law of 1878, over and above the value of special benefits, certainly the United States should not refuse to pay its 50 per cent, in view of the preponderance in the value of real estate owned by it over and above the value of that owned by the citizens, and in view of the many millions of dollars the United States is now in debt to the District upon the basis of an equal division of municipal expenditures.

In view of the following statistics regarding the growth of the city, it seems inevitable that future and greater Washington must soon occupy a very large portion of the county, and that before long this section will furnish the greater part of the revenue of the District; therefore the extension of the city plan over the entire area of the county is at once demanded.

In 1800 the entire population of the District was 14,093; in sixty years the increase in population was but 60,987; but, in the following thirty-four years, according to the police census of 1894, the increase was 194,920, or at an average rate of 6,000 a year; the percentage of increase in population in the county from 1880 to 1890 being about 54 per cent, while the percentage of increase in the city was only about 27 per cent.

Even at this rate of increase in the population of the District, on account of the small area of unoccupied ground in the northwestern section of the city, a very large portion of the county will be occupied in the next ten years, and we venture to predict that if your comprehensive street extension plan is carried into effect, and followed by a system of improvements so broad and equitable, on the basis of taxation, that it will not be possible for Congressmen and the press, as heretofore, to charge that it is a scheme gotten up in the interest of any particular syndicate or section of the District. The growth of the nation's capital in the next few years will be marvelous, and possibly equal Paris in its unprecedented growth (except as compared to Chicago) during its embellishment by Baron Georges Eugene Haussman.

From 1798 to 1846, a period of forty-eight years, Paris only increased in population 305,000, or at an average rate of about 6,000, no greater than the average annual rate of Washington from 1860 to 1894, but in ten years, from 1856 to 1866, during its extensive improvements, it increased 650,828, or at the rate of 65,000 a year, its population at the present time being 2,500,000.

These statistics establish beyond doubt that the wonderful growth of Paris is due in a very great measure to the liberal expenditure of

money for the extension, improvement, and ornamentation of its streets, boulevards, and parks.

The plan of Washington is far superior to that of Paris or any city of either ancient or modern times. Its streets, avenues, pavements, and numerous small parks surpass those of all other cities of the world; its public buildings are magnificent; its climate is excellent; it is the winter resort of wealth, culture, intelligence, and fashion; the capital of the most prosperous people of modern times, and the Government should, and we have no doubt will, furnish its full proportionate share of the cost of making it what it should be—a metropolis of unsurpassed magnificence, the pride of this and the envy of all other nations.

With a view of accomplishing this result as quickly as possible, the citizens should urge their claim against the United States for the amount due them, upon the basis of equal division of the cost of municipal government, until the sense of justice, patriotism, and national pride, that must be inherent in the hearts of most Congressmen, is aroused and they appropriate at least $5,000,000 a year until the expenses of the United States shall equal the amount expended by the citizens.

In conclusion, we desire to say that we do not attach any blame whatever to the present Congress or Commissioners for the objectionable features of the highway act. On the contrary, we wish to extend our grateful acknowledgment for your efforts and the efforts of the District Committees of the Senate and the House to have them corrected.

We also desire to thank you for the fair and equitable manner in which you have endeavored to treat the county, and especially for your recent recommendation in the matter of trunk sewers and street extension. Our wish, therefore, is to bring the facts herein contained more particularly to the attention of the present Congress; and with this in view we respectfully ask that you will lay a copy of this communication before the Senate and House Committees of the District of Columbia and the Appropriation Committees with such indorsement as you may deem proper to make.

And we further respectfully request that you will give us a hearing upon those items relating to our section in the District appropriation bill, recently passed in the House, before its consideration by the Senate, and also arrange for both the Senate and House Appropriation Committees to give us a hearing thereon.

Yours, very respectfully,

W. V. Cox, *Chairman.*
Geo. Field.
Claude F. King.
Chas. G. Stone, M. D.
Austin P. Brown.
Edwd. F. Bates.
N. E. Robinson.

The Commissioners of the District of Columbia.

Brightwood Avenue Citizens' Association,
Brightwood, D. C., March 21, 1896.

The Board of Trade,
Washington, D. C.

Gentlemen: At a meeting of the Brightwood Avenue Citizens' Association, held on the 13th instant, at which the board of trade was represented by Mr. A. M. Reed,

chairman of your sewerage committee, after a discussion of the question of sewers, as applicable to the county, the following resolution was adopted, viz:

"*Resolved*, That the president be authorized to appoint a committee of seven members of this association to determine the effects of House bill 6998 and Senate bill 2444, relating to the disposal of sewage in the District of Columbia, and if it shall appear that these bills do not make a proper provision for the extension of necessary trunk sewers, including the Piney Branch sewer, for the relief of that section of the District outside of the present limits of the city of Washington which has been infected with typhoid fever and other pestilential diseases, owing to absence of facilities for the proper disposal of sewage and other germ-breeding filth, they shall report to the executive committee of this association the best and most effective manner in which to secure a proper amendment of said bills or the entire defeat of same, with a view of securing the passage of such a measure as will promptly provide for this most urgent sanitary work. The special committee is further authorized to communicate with all other citizen associations of this county and solicit their active cooperation, and to report to the executive committee, which committee shall have full power to act for the association."

From the report of this special committee it appears that the bills referred to do not make provision for necessary sewerage in the county, including the Piney Branch sewer. While the executive committee of this association recognizes the desirability of a prompt completion of the work of sewage disposal and protection against floods, yet, from a sanitary standpoint, they regard the construction of trunk sewers in many of the suburbs, which are now without sewerage facilities, of paramount importance. While this committee believes that Senate bill 28, as recently amended and approved by the District Commissioners, will best conserve the interest of both the city and county of Washington, and that there is no present necessity for separating the desirable work of street extension from the provision for trunk and sewage disposal, both projects being so intimately connected as to make it desirable and economical to prosecute both measures under the same act, yet, if it shall appear that the Commissioners' amended bill can not receive favorable consideration from the Senate and House Committees on the District of Columbia, this association will heartily cooperate with the board of trade in securing the passage of bills (Senate 2444 and House 6998) providing for sewage disposal and protection against floods, provided it is so amended as to embrace an additional appropriation of $1,000,000 for the construction of trunk sewers, including the Piney Branch trunk sewer, in accordance with the plans approved by the District Commissioners.

To overcome the objection, as stated by Mr. Reed, at the meeting of this association aforementioned, we believe that it will be possible to tender the right of way for the construction of the sewer along Piney Branch to the District line.

In support of our contention as to the supreme importance of the construction of trunk sewers in the county, we refer you to the recent report of the chairman of your committee on sanitation, Dr. Samuel C. Busey, president of the Medical Society of the District of Columbia, and also to the report of Dr. Kober, medical sanitary inspector of the health office.

In conclusion, permit us to express the hope, in view of the fact that the amendments to Senate bill 28, proposed by the District Commissioners, do away with all objectionable features of the highway act, that said bill as thus amended will receive the support of your board.

Awaiting your early reply, we are, yours, very respectfully,

W. V. Cox, *Chairman.*
Chas. G. Stone, M. D.
N. E. Robinson.
Henry Darling, M. D.
A. G. Osborn.
Claude F. King.
Edward T. Bates.

(The above constitute all of the officers and the entire executive committee of the Brightwood Avenue Citizens' Association.)

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 235.

IN THE SENATE OF THE UNITED STATES.

APRIL 29, 1896.—Ordered to be printed.

Mr. TELLER presented the following

LETTERS FROM MR. BEN BUTTERWORTH, OF WASHINGTON, D. C., AND MR. SAMUEL J. RITCHIE, OF AKRON, OHIO, UPON THE SILVER QUESTION AND UPON THE GENERAL FINANCIAL POLICY OF THE GOVERNMENT, AS OF LATE PURSUED.

WASHINGTON, D. C., *March 26, 1896.*

Hon. HENRY M. TELLER,
United States Senate, Washington, D. C.:

I forwarded to you some days ago a letter I received from Mr. Samuel J. Ritchie, of Akron, Ohio.

Mr. Ritchie is a man of large business experience, and has had extended opportunity to study men and measures both in our country and abroad.

He is a careful student and shrewd observer, and hence I read his letters with interest.

In the letter he gives the reasons that induce the belief that the demonetization of silver and the closing of the mints was not in accord with sound financial policy nor yet consistent with a just desire on the part of the capitalists who forced the policy upon the country that it should be in the interest of the mass of the people, but that, on the contrary, it was in effect a scheme—no matter by what other name it may be called—which operated and could only operate to promote the interests of the few at the cost of the vast majority who produce the wealth of the nation but are powerless to control the press and the politics of the country to protect their interests, having only the ballot which unhappily has become such a merchantable commodity as not to be a readily available agency to secure needed reforms.

Our apparent inability as a nation to accomplish satisfactory results by adopting and adhering to a policy which does not conform to that which obtains among the other leading commercial nations of the world made me doubt the wisdom of making the experiment. I thought until recently that, possibly, if Congress should proclaim to the world our fixed determination to pay every debt in gold or its equivalent, confidence would be restored and our industries be quickened, and the gloomy conditions pass away. But I am satisfied that those of us who indulged that hope were in error.

Every honest citizen must feel an anxious concern that we shall not place ourselves in the attitude of endeavoring to cancel our obligations to foreign creditors without fully paying them.

But it has developed that we are likely to be less solicitous about the rights of our own people than we are about the advantages of capitalists of other nations, to whom our countrymen are indebted.

The creditor nations of Europe bought from us the greater part of the more than $5,000,000,000, par value, of our securities, with money or currency which they now utterly refuse to accept in payment of either the interest or the principal of debt.

Such refusal by foreign creditors would be defensible and proper if our currency with which we had a right to pay our debts had become depreciated or undervalued by any act of the debtors. But so far from that being so, the fact is exactly the reverse; the creditor has appreciated and overvalued the only coin he will (so he says) accept in payment.

England and other creditor nations, that is, the money power of those nations (which must be distinguished from the will or preference of the people), as a means of increasing the value of their credits, succeeded in securing the demonetization of one-half the world's money of ultimate redemption and payment, and closed the mints against silver, knowing when they did it that one-fourth of the gold money of the world was locked in the vaults of certain nations as a war fund, and hence not serving the purpose of money as a circulating medium, and obviously by this speculative measure the value of the money used to buy of us was greatly reduced in debt-paying power, so that when we come to pay those creditors we find they have so manipulated the money of the world that they have reduced the market value of everything we have to sell to raise money to pay with, and by the demonetization scheme increased the purchasing power of the money they will accept in payment, and demand of the farmers and others who produce the wealth of our country two bushels instead of one, two pounds instead of one that was their due, and take three acres in foreclosure instead of the one they might in justice appropriate for the debt.

In other words they demand a dollar that has only half the debt-paying and double the purchasing power of the dollar they loaned us, and which in justice they are bound to accept in payment of what we owe them.

Thus the lender, after the loan, arbitrarily fixes the value of the money with which the borrower must pay.

The fact that many of those who control the aggregated and massed capital of this country found it to their advantage to aid in this work can not commend it or them to the favor of the people.

It requires a quality in us other than common honesty to consent to such a wrong.

An honest purpose to pay the last poor scruple that is due our creditors is wholly consistent with a refusal to permit the creditors to reduce the volume of money available for business purposes by one-half—take one-fourth of the balance out of circulation—thus in effect substantially reducing the debt-paying power of the money loaned to us, and at the same time doubling the purchasing power of the balance, and compelling payment in the money thus overvalued; that is, compelling double payment.

This is on the theory that the producer and debtor has some odds and ends of rights that capitalistic combines ought to respect, whether they do or not.

Unfortunately, the multitude that have to "bear the heat and the burden" have small opportunity to be heard in the council, and they find the ballot a slow and very uncertain means of correcting the evil.

Beyond that they are lashed to a partisan machine, and the machine is controlled by combines. They have no money, and hence find themselves bought out and sold out as often as political interests or exigencies demand.

If it is not for the debtor to fix the value of the money with which he pays, just as little is it the right of the creditor to fix the value of the money he will receive in payment.

There is quite as little excuse for the legalized defrauding of the farmers and other producers of our country as there is reason for plucking the money changers of London. Neither act can be justified or tolerated.

But the producers have not tried to pluck the money changers, but the capitalistic combines in England and other nations have not only endeavored, but, aided by allies in our own country, have succeeded, by manipulating the money of the world, in fleecing every farmer and every other producer of wealth in the United States.

If it be admitted that the single gold standard is better, it does not follow that we should establish it in reckless disregard of the vast interests of those who would be utterly destroyed or plundered by the manner of making the change. If the Government can not take a foot of ground or a dollar's worth of other property from a citizen without just compensation first paid, on what theory of justice may Congress needlessly destroy the value of the property of vast communities, and compel every debtor in the nation to pay double the amount he owes, by reducing by one-half the debt-paying power of the money of the country and doubling the purchasing power of the balance? Unfortunately, the debtor is powerless to defend himself against the wrong. The infantry, artillery, and cavalry of the press and politics are under the control of the money power demanding the change.

If we protest against the wrong and refuse to submit to it, can it be possible that our English creditors will not see their way clear to call an international council and remonetize silver, and give that metal its proper place as a money coin, as a step necessary to maintain the just value of their holdings, even as they hurried to increase the value of the money they expected to receive for those holdings?

That it would be just, can not be doubted. Naturally enough the capitalistic combines of our own country have been swift to second the efforts of similar combines abroad, and their interests are the same and hence they act in concert and proclaim that their course is wise and just. The answer is that it has resulted most disastrously to the mass of our people and conditions are growing worse.

The policy has been promoted in the name of an honest dollar, the descriptive term "honest" being used for what has proved to be the dishonest purpose of fleecing every producer in the land, until the people, debt ridden, tax ridden, monopoly ridden, and mortgaged to the lip, are in a state of rebellion.

Was ever an honest dollar made to perform a mission so dishonest?

Mr. Ritchie's letter states the case not a whit too strongly.

He presents the facts and figures, and with almost brutal frankness, but nothing less forcible will arouse, in time, needful resistance to the blighting influences that are keeping general prosperity in exile and confining to a few the blessings that remain, and each day making needful reforms more difficult.

What has transpired before my eyes during the past few years has compelled me to modify my views on the silver question, though not on the tariff.

Nothing can be more natural and appropriate than an alliance between those who favor an extreme tariff and those who oppose bimetallism.

The triumph of such an alliance would hasten the condition in our own country which would present a people divided into two classes—"beasts of burden and beasts of prey." Nor could there be a more just and useful union than one between the supporters of a just and reasonable tariff and those who champion bimetallism. It would be a holy alliance in the interest of the many—those who are in the last analysis the nation, the state, the people.

We thought a year or two ago there were rifts in the clouds through which we could see some encouraging signs of returning prosperity; but not only have those signs disappeared, but there is no longer perceptible even a rift in the clouds, which seem to be gathering with increasing density and blackness and promise a storm which will convince the controlling influences on both sides of the Atlantic that it is indeed a "condition and not a theory that confronts us."

If, outside of those to whom general adversity affords a coveted opportunity to thrive and grow fat, we could find anybody who is in some degree hopeful that we are moving in the general direction of prosperous conditions, that we are merely getting rid of surplus stock, the result of overproduction, we might feel less solicitude about the future and become more readily reconciled to the policy of those whose financial and economic plans present, in practical test, higher evidence of theoretical possibilities for the future than they do of practical usefulness in the present.

If the testimony that comes to us from bench and bar, from mill and factory, field and farm, forest and stream, store and shop, church and schoolhouse means anything, it is made clear to every intelligent apprehension that there can be no well-grounded hope of permanent prosperity for the mass of the people until the omnipotent power of monopolistic combines is broken, and they cease to dictate the legislative and administrative policy of the national and the several State governments.

If the facts contained in Mr. Ritchie's letter are severe it must be remembered that facts are sometimes brutal things, but that is not the fault of the speaker or writer who publishes them.

In traveling through the several States I find that persons employed in the various industries and avocations of life, those whom Lincoln was accustomed to call the plain people, and who are the salt of the earth and strength of this nation, in estimating the character and effect of the influences that have gained supreme control in this nation, feel and speak as Mr. Ritchie does, and they realize that the representatives of the monopolistic combines in one form and another have too firm a grip on the legislative and administrative branches of the national and State governments for that grip to be easily torn loose.

Their power in the social circle is great; in politics, omnipotent; it is controlling in business; it owns or controls the press, and is naturally influential with the pulpit; so it results that they are for the time masters of the agencies that guide and mold private opinion and control public judgment and public action; and it results, inevitably, that there is left to the plain people only a beggarly account of the agencies and instrumentalities with which to fight their battles and protect their rights.

The judiciary, indeed, is left, but unhappily there is too much reason to fear that the confidence of the people in that last stronghold of freemen for the defense of their rights is being affected by the general

demoralization, and may be slowly undermined. This is less, if in any degree, the fault of the judges than of the general demoralization that the influence and corrupt use of wealth in other departments has induced.

You know perfectly well, and it would be mere affectation to deny it, that nothing is more generally believed than that the great national conventions about to assemble will be controlled by monopolistic combines. That each convention will endeavor, with mere words and phrases, that like the Delphic oracle, have two interpretations and mean one thing or another, as the vindication of the oracular utterance may demand, to satisfy the political requirements of the situation, instead of courageously meeting the just expectations of the people.

You know that each year our politics become more corrupt, and worthy men affect to reject the moral certainty of the fact because competent legal proof is not offered. For all this they shall be brought unto judgment. As an inevitable result the foundations upon which rest the only living hope of preserving our form of government are being surely undermined by the corrupting influences and power of wealth in the hands and under the control of men who either fail to understand or are indifferent to the fact that our free institutions can not survive long after such influences become (and they are fast becoming) supreme in the land.

We hear it asserted on all sides that a great political party—a party of victory, of prestige, and honor—will be seized by the representatives of monopolies and combines, who will advance the money to control nominations and elections on the distinct understanding that there will be such legislation as will enable them to recoup, by appropriating revenues collected from the people without being liable for embezzlement. And the farmers and producers of the country are urged to assist in this scheme for despoiling themselves, and, I may add, that vast numbers of them listen to the siren song, and, like the victim of the opium habit, in order to enjoy a pleasing delusion, risk the ruin that follows.

Extreme protectionists urge legislation in the interest of enabling men to be employed by others. It would be wiser to so legislate that a larger number of men could employ themselves, thus increasing the number of citizens who have a stake in the soil, an interest in an industry, as independent proprietors, thus making them the guardians of social order and the pillars of the state. Reducing the number of independent citizens and multiplying over and over again those who are dependent is not wise.

Such a policy hangs all our clothes on one nail—that is, a few employers and armies of employees. Work for the many, but profit for the few.

If the one nail gives way all the clothes fall. If the one employer for any reason fails, an army of citizens are short of bread.

Independent monopolists at one end and dependent citizens at the other does not present the most encouraging outlook in a country with institutions like ours, especially in the absence of a larger measure of justice and humanity and purer politics.

God speed the day when our Government shall part company with socialistic paternalism, and go out of the banking business and stand, as it ought to, as guardian of the peace; coin our money, gold and silver, and let us, without molestation, work out our own salvation, using the boundless resources and vast opportunity with which heaven has blessed us.

The outlook is not encouraging when the great corporations of the

country testify that they have to provide a fund to pay ransom to legislative and administrative bandits to prevent legislative and administrative spoliation. And on the other hand, nobody doubts that corporations, combines, and syndicates secure and hold franchises and privileges, and defeat needful legislation, all in derogation of the rights and interests of the masses of the people, and do this by the corrupt use of money.

The citizen who does not know of these things is too ignorant to feel their influence, and the citizen who is conscious of the presence of these influences and does not resist their control does not merit the rights of an American freeman.

And the conviction is growing that the demonetization of one-half the money of the world, no matter what theoretical financiers may say, is—and was, by those who were chief contrivers of the manner of its accomplishment, intended to be—a scheme to increase by legislative enactment the wealth of those who are already wealthy and the power of those already too powerful.

That it has done so is certain; that it has taken from the farmer and confiscated half the product of his fields is sure. And now, as a measure of relief he is urged to tax himself still further as a means to increase his assets.

If it be said that our securities will come pouring home for payment or to be thrown on the market, and thus intensify the panic, in case we insist on a return to bimetallism, the answer is, so far as the panic is concerned, that our people are already at the bottom and have been for more than four years; there is no lower depth to reach, they are standing on bed rock.

The farmer can't sell his crops for enough to pay for the implements with which he tills the soil.

The herdsman can not get enough for his beef to pay for the feed the animal eats. The combines fix the price of the steer at the farmer's pasture and regulate the price of meat at the butcher's stall. Thus the candle of the producer and consumer is burned at both ends.

The taxgatherer takes what the usurer leaves.

In fact, conditions could hardly be worse.

Let the securities come, and pay them with the money and currency of the country, even as we accepted that money and currency from the lenders. We have not in the whole United States enough gold to pay 15 per cent of the face value of the securities held in Europe. If the holders desire to kill the goose that lays the golden egg, let them first learn that that goose has been pressed and squeezed to the limit, and will lay no more eggs that lack a substantial alloy of silver.

It will be well for some people to learn that the producers of a country, who make its wealth, may ultimately get very tired of being mere pawns upon political and financial chessboards.

The plain people may not be able to point out the details of a better way than the one by which they have been fleeced; not because there is not a better way, but because they are not experts in politics and finance; but they know they are fleeced, and they know who does the fleecing, and can convince those who do know the better way that it will be for their advantage, and promote the prosperity and happiness of all our people, promptly to adopt it.

If the truth of what I say concerning the demonetization of silver as a money metal needed confirmation from abroad, it would be found in the writings of financiers and economists of London, who are laboring to reconcile the common people of England to the change by pointing

out to them the enormous profits England has derived from the increase of the purchasing power of gold, an abundance of which she (that is, her capitalists) has, by the demonetization of silver, and an abundance of which we (that is, the producers) had and have.

The English financier and capitalist says to his countrymen: The United States Government has consented to compel her citizens to pay us in gold all their debts, public and private; and not only that, but her ever redeemable but never redeemed—and that will not stay redeemed—greenback can be so manipulated as to compel the Government to supply the gold for that purpose, and hence she sells us bonds to get the gold; and, better still, each dollar of gold we pay for the bonds comes back to us on the next steamer that sails from New York; and, better yet, we have by our financial scheme enabled you Englishmen to buy American produce at half the price and accept demonetized silver or painted rags in payment, while we make them pay what they owe us in gold, the purchasing power of which we have doubled by demonetizing silver.

All this is far from encouraging to my countrymen, and ringing resolutions and speeches, which are the working capital for juggling politics, and sage advice by boards of trade will not cure the evil resulting from a vicious policy that, as above stated, burns our candle at both ends.

Nor will we find relief in a system of taxation supposed to be less onerous because indirect, but which compels the man who holds the plow, or stands at the anvil, or the throttle of an engine to pay as much or more than the millionaire to support the Government. Nor will we find ultimately they are wise who, in the name of liberty and patriotism provoke a foreign war, intended by some as a means of extending the area of human freedom, and by others for the purpose of legalizing the butchery of men who have grown impatient of wrong and are in a state of feverish discontent, and whose children would have to be taxed to pay the bonds issued to defray the expense of a foreign war waged to legalize the killing of their sires.

If it is proposed to inaugurate a war with a foreign power as a means of securing sufficient blood letting to reduce the fever heat among our people caused by conditions which ought not and need not have been, it would be well at the same time to burn the schoolhouses and dismiss the teachers, so the children may not learn that justice will not permit the legal killing of the discontented as a means of allaying the discontent.

It is impossible but that offenses will come, but woe unto him through whom they come.

Is it not folly to suppose that the capitalists of England—and they are the capitalists of the world—will be easily persuaded to agree or consent to bimetallism? Why should they? How is it to their interest to do so while we consent to make it to their advantage to refuse? They have doubled the value of their credits by demonetizing silver, and thus in effect doubled the interest received by them.

The United States blundered into that trap, and within a year beggared a million of her citizens, and if we adhere to the blunder will beggar five millions more, and double the burden of every debtor and burden bearer in the land. If it be said the United States can not act alone, the answer is, conditions are such that she must give notice that she will act with England if the latter consents; otherwise she will act *alone*.

We are the greatest debtor nation on earth. Hence it may be we

must start alone, if at all, and creditor nations will speedily join us for their own protection in reestablishing bimetallism. If necessary, and the United States does not start alone, gold monometallists will be so firmly intrenched behind the ramparts of wealth and power and the mass of the people be so helpless that bimetallism will be postponed a generation, if not forever.

The plain citizen will still be encouraged with the pleasing delusion that the bare contemplation of the beauty and unchangeableness of a gold dollar beyond his reach is far preferable to the enjoyment of a silver dollar in his own pocket, and that the only honest dollar is the one that buys the largest quantity of his land, his labor, and the product of both.

One thought more: How in the name of common sense can we reasonably hope, under our present system of monometallism, to protect our producers against the competition of those of China and Japan without building a tariff wall about our country as high as that which we induced those countries to take down in order to admit our goods to their market?

See what a show we have made of ourselves under the pretense of protecting the producers of the United States.

We insisted on getting into the Chinese and Japanese markets. We got there, but the gate that was opened to let us in remained open to let the Japanese and Chinese out.

They came out, and are rapidly learning the art of manufacturing certain articles which they sell in our market at prices that defy competition, since they can manufacture at half the cost to us.

That would be quite enough to make us anxious, but beyond that our capitalists, acting in concert with our creditors abroad, compel us to pay the Chinese and Japanese in gold, or its equivalent in demonetized silver. The result is that the Japs, selling their goods in our market, in matter of exchange alone get an advantage of 100 per cent.

With the advantage in cost of labor and 100 per cent in exchange, what kind of a tariff would we require to protect our manufacturers?

Thus, by the monetary system adopted by our capitalists cooperating with our foreign creditors, we have practically closed the Japanese market to our people and opened our market to the Japanese, and now the great monoplies of our country that have been protected to the verge of toleration, while protesting against bimetallism, pray for a tariff that must be prohibitory as to other nations in order to shut out the Japanese.

The striking feature of a tariff necessary to shut out the present and threatened Japanese competition will be a rate of duty so high as to be practically prohibitory as to other nations, and the consumers of the United States will be left to the tender mercies of the monopolies of our own country. As it is the Japs would injure a small part of the community, and to prevent that injury to a few, Congress will be asked to secure to home monopolies the privilege of fleecing the whole population.

The danger of Chinese and Japanese competition will trouble the manufacturers and producers of Europe as well as ourselves, and the remedy will be for the United States and the nations of Europe to return to bimetallism and establish an equitable reciprocity in trade between themselves while warding off the destructive competition from China and Japan by an adequate protective tariff.

Very respectively,

BENJ. BUTTERWORTH.

AKRON, OHIO, *March 2, 1896.*

DEAR BUTTERWORTH: In reply to and in compliance with your numerous requests, both written and verbal, that I should write something upon the silver question and upon the general financial policy of the Government, as of late pursued, I send you this letter, containing some facts, figures, comments, and conclusions, hastily thrown together for your perusal.

You can neither discuss nor dispose of the silver question nor the money question by dumping a handful of silver upon one end of the balance beam of a pair of scales and a handful of gold upon the other end, and then point out that the gold end weighs so much and is worth so much and that the silver end weighs so much and is worth only so much. The silver question and the money question have a far wider reaching importance and determining influence upon the prosperity of our own, and of every other country, than any which can be determined upon the scales.

They are inseparably connected with the great questions of debt and credit, and with the equally great and important question of taxation, and in dealing with and discussing them we must deal with and discuss not alone our Government as a unity and as a whole, but with the several branches which comprise it, viz, the legislative, the executive, and the judiciary. All these several branches have separately, largely, and finally dealt with some phase and with nearly every phase of the questions of gold, silver, money, debt, credit, and taxation.

Why is gold used as money? (1) It looks well; (2) it lasts well; (3) it is scarce.

These are the only reasons why gold has always been used for jewelry, ornaments, and money.

The reasons why silver is and always has been used as money are exactly the same as those for which gold is and always has been used as money.

Silver, however, is more abundant than gold, and for ornaments and jewelry does not look quite so well. This difference in appearance and in abundance has, by the practical consent of the commercial nations of the world, been measured by a difference and by a ratio of about 15 or 16 of silver to 1 of gold.

Upon this ratio of 16 to 1 the amount of gold and silver in the United States on the 1st day of January, 1895, differed only 1 cent per capita, they being, respectively, $9.04 of gold and $9.03 of silver for every inhabitant in the country; and what is still more startling and significant, that exactly this same per capita difference of gold and silver holds good and is applicable to every human being on the globe, the world's stock of gold being estimated at $4,086,800,000 and its stock of silver being estimated at $4,070,500,000. Counting the population of the world at 1,500,000,000, this would give to each inhabitant, if equally divided among them all, $2.72 of gold and $2.71 of silver.

The aggregate amounts of these metals represented by these figures show the results of the efforts of all the ages, by every country and every people, to accumulate as much as possible of these two precious metals. When we think that some countries are gold producing and some are silver producing, and some both gold and silver producing; when we see the net and actual results of thousands of years of effort over all the earth, upon the ratios already stated, to be identical with regard to the two metals, we must conclude that their production is governed by some law of more universal operation than the proclama-

tions or messages of Presidents or the enactments of Congresses or Parliaments.

The aggregate amount of gold and silver at present in the world, as shown by the adding of the sums already stated, is $8,156,300,000.

With this sum of money every other commodity, all the labor, and all the real property of the world must be measured.

If one-half of this money be eliminated, then the purchasing power and the measuring power of values must be wholly vested in the other half. If one-half of the value and purchasing power be taken away from one-half of this stock of money, the purchasing power of the other half must be correspondingly increased.

The less the amount of actual money, the greater will be its purchasing power and the more easily it will be controlled by a combination of a few individuals. Scarce and dear money makes every commodity which money purchases cheap and, to a large extent, unsalable at any price.

The less bulky money is, such as gold, the more easily it is shifted from one center to another by combinations or individuals who seek to manipulate and control values. The more bulky it is, such as silver, the more difficult it is to transfer from one point to another and the less ability speculators have to manipulate and control values with this metal. The very bulkiness of silver is, therefore, a certain check upon the violent fluctuations of values, and it is a queer fact that in countries using only silver values are more stable than in countries using gold as a standard, the exceptions only being where hostile legislation is directed against silver itself. Values then, of course, become affected by a commodity which measures them becoming affected.

In our own Congress the arguments urged against silver are that it is too bulky; that there is too much of it; that the commercial countries of Europe have, within the last twenty-five years, demonetized it and closed their mints to its free coinage; that by this action it has become a cheap money, and will drive the dear money (gold) out of the country; and, last of all, the argument, which is only worthy of the demagogue, that it is produced in a part of our own country which is sparsely populated and, therefore, the Representatives of these States should, when Congress is dealing with these questions, be deprived of the voice and influence which the Constitution gives them in the councils of the nation.

What matters it if all the gold produced in the nation were produced in one State, and in a small portion of one State, represented by only one man in Congress. Would this have anything to do with the value of gold?

What if all the silver produced in the country were produced in the same State and under exactly the same circumstances, would this have anything to do with the value of silver? In the markets of the world would the question ever be asked, "Over how much territory and in what State and country was this silver produced?"

Such arguments are the lowest form of catering to the prejudices and passions of the unreasoning.

Who are these European nations which have closed their mints to the coinage of silver? They are the great creditor nations of the world.

Who are we who have made mad haste to join these European nations? We are the greatest debtor nation of the world. No other nation has so great a foreign debt. All other nations in the aggregate have not so great a foreign debt. Not in debts evidenced by our Government bonds, but in debts evidenced by every form of State, city, municipal, county, individual, and every conceivable form of corporate security.

We have nearly one-half of the world's mileage of railways and it is estimated that one-half of these railway securities are held abroad.

The highest form of American financiering is now and has for more than thirty years been considered to be the ability to float a foreign loan.

Now, why should we who owe such an enormous debt to these creditor nations of Europe join them in doubling the debt which is already so large that we can never pay it, or in destroying the value of one-half the assets we have with which to pay.

Why should we join them in closing our mines and our mints when we can easily be the greatest producers of silver in the world.

Will any man in his senses believe that such a move is or ever was in the interest of the whole people, or in the interest of a majority of them, or in the interest of any but a very small minority of them?

Will anyone in his senses believe that such a policy is in the interest of anyone but the creditor, that it is anything short of a policy exercised with the utmost diregard of the rights and interests of the debtor?

Is there "too much of it?" Has any country ever yet had too much good money?

We still profess that the silver dollar is good to pay the debts among our people at home, but not good to pay our debts abroad, although it was good enough and is good enough for the foreigner to pay to us for any security which he ever bought from us or continues to buy from us—in payment of any security which he purchases from us at its coinage value; but when he immediately turns around and sells this same security back to us, then this same silver is only good to him in payment of the repurchase at its bullion value.

Twenty-three years ago we supplemented the hostile legislation of Europe against silver by the act of our own Congress. Less than three years ago we again joined Europe, or rather England, in further hostile legislation against silver, and in this last instance our action was so prompt and so radical and far-reaching as to be somewhat amazing.

It is of course well known that Great Britain molds and controls the financial policy of India as she controls the policy of that country in all other respects. The absolute control of the finances of 300,000,000 of people in one country, from London, is a matter of no small importance, but when the absolute control of the finances of 70,000,000 more people of one country on the Western Hemisphere is added to the control of the 300,000,000 of the Eastern Hemisphere, the matter assumes much additional importance.

In 1893 England concluded to close the mints in India to the further free coinage of silver.

On the 26th day of June, 1893, in accordance with arrangements previously made, and in the carrying out of the instructions sent from London to India, the Earl of Kimberley, the secretary of state for India, in the House of Lords; Mr. Gladstone, the premier, in the House of Commons, and Lord Lansdowne, the Governor-General of India, at his place in Simla in India, all standing in their places with their fingers upon the buttons, simultaneously announced to the world the closing of the mints in India to the coinage of silver. Forty-eight hours after this announcement silver fell in the New York market from 82 cents to 60 cents per ounce, and all the silver mines in the United States were closed. Then commenced the march of an army of tramps such as this country has never known.

Four days after this announcement of the British Government closing the India mints, viz, on the 30th day of June, 1893, or rather three

days later, counting the difference in time between India and this country, the President of the United States issued his proclamation convening Congress in extra session on the 7th day of August, following. That proclamation was wholly made up of the most dire wailing and foreboding of evil on account of the financial condition of the country.

Under this proclamation, Congress did convene on the 7th of August, and on the following day the President sent in his message. In that message he recites the fact that from July, 1890, to July, 1893, gold in the Treasury had decreased more than $132,000,000, while during the same period silver had increased more than $147,000,000, and he adds:

> Unless Government bonds are to be constantly issued and sold to replenish our exhausted gold, which is only to be again exhausted, it is apparent that the operation of the silver-purchase law, now in force, leads in the direction of the entire substitution of silver for the gold in the Government Treasury, and that this must be followed by the payment of all Government obligations in depreciated silver.

This proclamation was issued and this extra session of Congress called for the sole and single purpose of repealing the act of July 14, 1890, commonly known as the Sherman Act, providing for the purchase of four and one-half million ounces of silver per month and the payments of the same by the issuance of Treasury notes.

The act was repealed on November 1, 1893, and thus within four months the purchase of silver and the coinage of silver was prohibited by the two greatest silver-using and silver-producing countries of the world.

Gold then ceased to have a competitor. It had practically the whole commercial world to itself. The cheap money could no longer drive it from us. But it did go from us; it continued to go from us, and still continues to go from us. Nearly double as much has gone from us in the two and a half years since the repeal of the Sherman Act than went from us during the more than three years of its operation. The constant issue of bonds to replenish the Treasury, and the constant depletion of the Treasury, to be followed by further issues in case the Sherman Act was not repealed, has apparently come to stay with us, since the act was repealed.

The fact is this leaves the Treasury as fast as it is gathered into it and goes abroad to pay for our returned securities and the interest and dividends upon all forms of our securities held abroad, which our excess of exports over imports are not sufficient to meet. It will continue to so go while we pursue our present policy, as long as there is a gold dollar left in the country. It is not driven out by a cheap dollar, but goes to bring home a cheap security.

While the Administration is engaged in sending all the gold out of the country to Europe, Congress is engaged in destroying the value of silver. The Supreme Court, by a majority of its members, has contributed its powerful aid in promoting the policy of general ruin by depriving the Government of $40,000,000 of annual revenues.

Even in the case of war, which should involve the very existence and life of the nation, this highest judicial tribunal of the land has declared that the man or the men who have made all of their millions out of the Government and live in a castle, need not, even in case of such war, pay one dollar more for the defense of the Government than the man who uses the pick and shovel to dig the sewer which shall drain the castle of the millionaire occupant. These acts of the executive and the legislative branches of the Government and this decision of the judiciary are solely in the interest of monopolies and aggregated wealth,

and are a burden and oppression upon the toiling producer. The people of our country are fast being divided into the two classes which Lord Macaulay describes the people of England long ago to have been divided into, viz, "Beasts of burden and beasts of prey."

When such gigantic monopolies are possible and can exist, which, through the voice of one man, can say to every producer in the United States of every article of food and clothing, every article of raw material or manufactured, of building and structure, just what he shall pay for delivering his product, either to the dealer or consumer, we have reached a degree of moral and commercial rottenness and a degree of monopolistic oppression fearful to contemplate.

Fourth of July, postprandial, and orators of festive occasions are fond of quoting an illustrious name who said upon a memorable occasion that ours was a "Government of the people, for the people, and by the people." If the author of this statement were alive to-day he would need to change his description to read, "This is a Government of monopolies, for monopolies, and by monopolies."

But, to return more directly to the question of silver and the repeal of the Sherman Act, we may ask, Has the owner and the tiller of the soil been benefited by this repeal? No. He finds that his honest dollar will not pay one cent more of his debts than the dollar of twenty years ago, but he finds that it will buy quite twice or thrice as much of his land or the produce of his land as the dollar of twenty years ago. Who has been benefited by this repeal? The foreign creditor, the money changers, and their allies and beneficiaries, and no one else.

The gold monometallist would have us believe that gold is the one and only article of stationary and fixed value.

They tell us that overproduction is the cause of all the products of the soil being so low.

This is not true; but the lack of ability to purchase and to consume is the real cause of the lack of market for the producer.

In the whole history of the human race upon the earth the world has never been able to get a single food crop ahead, and if the thermometer were to fall below the freezing point and to remain there for twelve months over all the earth's surface, and all the accumulated food were equally distributed among all the inhabitants of the world, every human being would perish because there would not be sufficient food to feed man and animals until a second crop could be produced.

With so narrow a margin of supplies always on hand, it is useless to talk about overproduction.

The lack of opportunity to purchase, to pay for, and to consume is the question that presents itself to us for solution.

Tariff legislation will furnish no solution and no remedy for this ill. Nor will a financial policy that shall strike down the value of the world's stock of $4,000,000,000 of silver and raise the value of its stock of $4,000,000,000 of gold furnish us a solution of the trouble. It will only greatly aggravate the present misery. It will still further reduce the power of the producer and the wage earner to consume.

The act repealing the Sherman Act was passed November 1, 1893. From that date to March 1, 1896, is twenty-eight months. The Sherman Act required the purchase of 4,500,000 ounces of silver per month. If its operations had continued up to the present time there would have been purchased under its provisions 126,000,000 ounces of silver.

During the twenty-eight months between November 1, 1893, and March 1, 1896, silver has averaged about 60 cents per ounce. It would then have required, under the provisions of this act, the issuance of

$75,600,000 of Treasury notes to have paid for this silver. During the lifetime of this act there were purchased 168,674,982 ounces of silver for which $155,931,002 of Treasury notes were issued in payment of it. This made this silver cost about 92 cents per ounce, but the closing of the mints in India in June 26, 1893, so greatly reduced the price of silver that it has only averaged about 60 cents per ounce since that time.

Now, what have been the net results of the repealing of this act?

Instead of having increased the issue of Treasury notes to the extent of $75,600,000 and having purchased 126,000,000 ounces of silver, all of which we would still have on hand, we have issued and sold two hundred and sixty-two million five hundred thousand interest-bearing bonds to buy gold, all of which gold has gone away from us, and he would be a very poor prophet who could not see far enough ahead to predict that within a very few weeks we shall have less gold in the Treasury than we had on the 30th day of June, 1893, when President Cleveland issued his proclamation convening Congress for the sole purpose of repealing the Sherman Act, notwithstanding the fact that between that date and this two hundred and sixty-two and one-half millions of bonds have been sold.

This is the operation of the policy of the "honest dollar." This is the operation of the policy of "sound finance." This is the operation of the policy of "keeping the cheap money from driving the dear money out of the country."

The Treasury notes drew no interest. They had behind them all the silver which they purchased. The bonds do draw interest. They have nothing behind them as a collateral. They are a mortgage upon the soil of the producer, for the highest judicial tribunal in the land has declared that they shall not be a lien upon the income of the millionaire. All the gold which they have purchased has gone out from the Treasury as fast as it has gone into it. All of this gold has been used to pay every form of our corporate securities held abroad which have been thrown back upon our hands and to pay the interest and dividends upon enormous amounts of our railroad and other corporate securities held abroad.

The mad haste to convene Congress for the repeal of the Sherman Act only four days after the act of the British Government closing the India mints, is in itself marvelously suggestive of an understanding, of cooperation, between our own Government and that of England.

The act of the British Government was to double the debt of India to England. The act of our own Government was to destroy the value of the silver-producing States.

To destroy the value of the food-producing States.

To destroy the value of the lands which produce the raw material for both food and clothing.

It was a declaration of war of the creditor against the debtor.

It was a confiscation of the property of the creditor by the debtor without the cancellation of the obligation of the debtor.

The aggregate result of the hostile legislation against silver of the creditor nations of the world, aided by ourselves, the greatest debtor nation in the world, has been to measure the value of all the property on the earth and in the earth, on the seas and in the seas, by $4,000,000,000 of gold, or by $2.72 per head of each of the world's inhabitants.

Was there ever so gigantic and so successful an attempt to put values of every description, over the whole face of the earth, under a combination sufficiently strong to control the world's supply of gold,

more than one-half of which is always locked up in government and other vaults and does not circulate at all.

But again we are told that we can not better our condition without the cooperation of the other commercial nations of the world. Inasmuch as the principal of these commercial nations are the creditor nations and we the debtor nation, need we expect them soon to join us in a policy that will give us only one dollar of obligation to pay to them when we now owe them two dollars? Is it to be expected that they will join us in a policy that will lift us from a state of debtor and borrower to one of creditor and lender? Never.

We must shape our financial policy for ourselves as we profess to shape our political policy for ourselves. We will always be a debt-ridden nation until we do this.

We will always be under the yoke and bondage of an enormous foreign debt until we do this.

With almost instant communication established with nearly all the habitable and inhabited parts of the world by means of the telegraph, with rapid transportation established with nearly all parts of the world by means of railroads and steamships, with the control of all these land and water lines of transportation concentrated in and under the control and management of a few individuals, it only needed the ability to fix the value and purchasing power of the money of the world, placed in the same hands which control the lines of transportation, to enable them to fix the value of all the lands, all the products of the land, and all the labor of the world at figures which would give the half-fed, half-clad, half-housed, or the half-fed and altogether naked and unhoused producer—under such conditions of life and existence, for it is not living—the bare cost of production.

Already such combines and monopolies have nearly all the transportation lines of land and sea under their control, and it needs only that they have the additional power to fix and control the value and purchasing power of money to enable them to scale the tariff walls of tariff-protected countries or to ride through the open gates of free-trade countries with equal ease and facility.

It is a most significant fact that it is the very parties who control, manipulate, wreck, or build up, as best may suit their interests, these great lines of transportation who are the loudest in crying out for an "honest dollar" and a single gold standard. "It is by this craft that they have their wealth."

These men are all willing that the duped, confiding, ever-humbugged, cheated, and oppressed tiller of the soil shall have a "protective tariff" as a "panacea for all of his ills."

With the control of all the transportation of the world and all of the money of the world, tariff walls are no longer a barrier.

The people are asking bread or the money to buy bread, but "they are given a stone" in the form of a protective tariff.

The different parts of the world are now brought so close together by these means of rapid communication that we are compelled to deal with the interests of the world as we formerly dealt with the interests of a single State or, indeed, of a single county.

Cæsars, Alexanders, and Napoleons in finance of the present day far outrank the conquering commanders of these names in ancient days, and our modern generals of finance are little less dangerous to the liberties of the people than were the war generals of the past.

The great army of toilers who raise our food and the raw materials for our clothing from the earth can not combine. They can form no

corporations or trusts. They can secure no legislation that will secure them a sufficient rainfall or prevent droughts or cyclones. They can secure no legislation that will maintain or enhance the price of their lands. When they have raised their crop it is for the transportation companies, the boards of trade, the various trusts which manipulate and control the price of their crops, and the money changers to say whether upon the ground where he has grown his crop the producer shall receive the cost of their production. The tariff laws furnish him no protection upon articles which we never import but always export, and, with the exception of China, he must compete in his own country, at his own home, with the free importation and the free competition of the cheapest laborer in the world.

When he sends his products abroad he must sell them in the open market in competition with the labor and the products of the labor of the fellahin of Egypt, the coolies of China and India, and the serfs of Russia. In the face of these conditions the lawmaking power of the land seeks to destroy one-half of the money of the world which measures the value of all the products of the producer.

The questions of money and debts are not new questions. Twenty-five centuries ago there lived a wise man in Greece whose name was Solon. When he assumed the control and management of the affairs of that country he found a condition of things existing that had very much in common with the condition of affairs now existing over a very wide extent of our own country.

At each of the four corners of nearly every little farm in Greece he found a stone erected upon which was engraved the name of the mortgagee and the amount of the mortgage which he held upon the land. Solon saw what at least a part of the trouble was. He dealt with the money question. He dealt with silver. He did not do as our modern Solons have done and are continuing to do. He did not depreciate or demonetize it. No; he raised its value 40 per cent, and all the mortgage-recording stones disappeared.

He was a ruler "of the people" and for the people. Are there any left among us who have the conscience and the courage of ancient Solon?

During the last fifteen months I have traveled through 37 States of this Union in order that, as far as possible, I might see for myself the exact condition of affairs.

In all the small towns and hamlets throughout the food-producing and cotton-producing States, and throughout the silver-mining districts and upon most of the farms, I saw upon every hand the evidence of decay. Low prices for products and high-priced mortgages had sucked and were sucking the life out of the hovels and homes of the producer.

Dilapidated houses and buildings, which had never known a paint brush, were alike common to hamlet, town, and country. They all told the story that their occupants could not afford a comfortable place of shelter. Only at the great money centers were thrift and comfort observable.

It is a crime of no ordinary magnitude to make the lot of these people who supply us with our food harder; to still further shrink their assets and to still further increase their burden of debt. Yet this is exactly the yoke and burden that is being fastened upon them by every branch of this Government, by destroying the people's money, by handing them over to the control of monopolies, by lifting the taxes from wealth and incomes and placing them upon poverty and mortgage-saddled homes and hovels; surely it is a new doctrine that poverty

instead of wealth is the proper subject of taxation. Such, however is the decision of a majority of the highest judicial tribunal of the land. All honor, however, to the minority of the court which spurned such flagrant injustice and sounded the note of warning against the terrible day of reckoning that is certain to follow such trampling upon the plainest dictates of rights.

Money is to commerce what blood is to the body. Commerce and trade can not live and move without money. The body can not live and be healthy with one-half of its blood taken away.

Production, trade, and commerce can not live, be healthy, and carried on with one-half of the money which moves it taken away or destroyed. This money may be the money of the world, but it must first of all be our own money.

There is not in the history of this world any nation which ever grew rich or powerful, or had any permanently enduring prosperity, which employed or made some other nation its bankers. This is just what this nation has for thirty years been doing. And it has brought us to a state of affairs which may, in part, be summed up as follows:

There are in the United States about 180,000 miles of railway. The entire system has an average stock and bonded liability of about $64,000 per mile, or an aggregate amount of $11,520,000,000. From the best information I have been able to get from those in best positions to know, both in Europe and at home, one-half of all this vast sum, or $5,760,000,000, is held and owned in Europe. But this does not begin to represent our liabilities to Europe. We must add to it her ownership in our Government bonds, our State bonds, our city bonds, our county bonds, our town bonds, and her interest in and ownership of our mines, breweries, flouring mills, steel mills, furnaces, every form of trusts and manufactories, until the aggregate of these investments piles up the figures to a most dizzy height.

Over and above the balances arising from our export and import trade with foreign countries, it is estimated that the great sums we expend in foreign travel, freights to foreign ships, and scores of other items not of record in the custom-houses, added to the interest and dividends upon the investments already enumerated, bring what have become practically fixed charges to Europe up to the enormous figures of $350,000,000 per annum. This is a sum greater than is earned and paid upon every bond and every share of stock on every mile of railway in the United States, and yet the Government is promising Europe gold for the whole of these liabilities, and is eagerly joining Europe in her effort to destroy silver. What interest has the Government in the securities of these private corporations that she should assume their payment or make such promises? But does she assume their payment? Yes. How?

It is in this way: Whenever the European holder of any portion of our securities wishes to dispose of them he sends them back to New York or to whatever money center he got them from, and they are sent to the stock exchange and sold. The purchaser's check is presented to the bank and greenbacks demanded, which are immediately presented to the subtreasury and gold demanded and paid, which is then put in a keg and sent back by steamer to Europe. When the Government runs out of gold by this performance it makes another issue of bonds to keep the stream going. If a banking house should be so favorably situated as to own houses both in London and New York one house could gather up the securities in Europe and send them to New York while the New York house could draw the gold from the Govern-

ment Treasury, and thus keep the Government continually making new issues of bonds. This would be a transaction profitable all around to the bankers, but one in which the Government would not have a dollar to show for all its issue of bonds.

Is it not marvelous that anyone who is not the immediate beneficiary of such transactions as are here described should be found committing the country to pay to Europe gold for all these securities, very few of which she ever paid us any gold for? Is it not still more marvelous that we, the debtor nation, should be joining the creditor nation in destroying the value of our own assets and thus doubling the extent of our liabilities? And it is little less wonderful that we should be told, or that anyone should believe those who tell us, that a sufficient high tariff to provide for the current expenses of the Government would stop the outflow of gold, either to pay our foreign fixed charges or to pay for our returned securities, while we proclaim to all foreign countries that they need not take silver, but that they can have gold for the asking.

The best protective tariff that we can adopt is the free coinage of silver, with or without the cooperation of the commercial creditor nations of Europe; and the payment of all our purchases and all our liabilities to foreign creditors, as well as to our own citizens, in silver, and to sell all our products to other countries for silver.

While doing this we should make the duties on our imports payable in gold. Not another dollar of the gold now in the Treasury should be paid out for greenbacks or Treasury notes. This gold we should keep in the vaults of the Treasury until we had accumulated a sufficiently large amount with which, together with having secured the trade of the silver-using countries, such as India, China, Japan, South America, and Mexico, we would be able to force bimetallism upon Europe.

If, while hoarding the gold collected from duties upon imports, we were compelled to sell bonds for the current expenses of the Government, that certainly would be a measure far preferable to the issuing and selling of them for the sole purpose of furnishing gold to Europe, as all these thus far issued have been.

The repealing of the Sherman Act was professedly for the purpose of preventing our going to silver monometallism.

The whole course of the Administration and of Congress, since the convening of the extra session under the President's proclamation of July 30, 1893, has been to drive the country headlong to silver monometallism, by gathering up all the gold in the country, through the issue and sale of United States bonds, and then shipping all of this gold out of the country as fast as it can be collected together by the United States Treasury.

This policy is a robbery of the country and a preying upon its wealth and vitality in the interests of monopolies and combines unknown and unheard of in the history of any other country in the world.

The very men most actively engaged in this policy of sapping and sucking the vitality out of the nation are the men crying the loudest for "an honest dollar."

While thus crying out for "an honest dollar," they are sending every gold dollar out of the country without legislation, and destroying the value of every silver dollar in the country by legislation.

The confiding, unsuspecting, unknowing, taxpaying, rent-paying, interest-paying, food-producing tiller of the soil, who does not understand this game and is not a beneficiary of it, but who knows that he is suffering and does not know what ails him, is told by his political

leaders that they will cure his ills by a protective tariff. What criminal deception!

If Europe still refused to join us she would then put the same value upon all her investments in the United States that she had upon silver. In other words, if she depressed silver she would depress her own investments here to exactly the same extent. In the meantime, by such action, we would be able to take away from her all her trade with the silver countries, while she would have to pay us gold for the import duties upon all the goods she sold to us.

The articles which we are compelled to buy, such as tea, coffee, sugar, and the spices and fruits, come largely from silver-using countries.

As soon as England accepted our silver on a par with gold, or at its coinage instead of its bullion value, silver would everywhere all over the world be at once lifted from its bullion value to its coinage value, and the problem of bimetallism among all the commercial nations would at once be solved and settled.

All our mines and mints could then go on uninterruptedly and the whole vexed question of currency, national and international, would be settled and settled rightly.

Our enormous foreign debt can now be used to give us a commanding voice in the settlement. We can name the terms on which we will pay and the terms on which we will continue to buy. We are the only nation in the world which can, if compelled to do so, live wholly within ourselves, and live well at that.

The habit of comparing the value of the various products of labor in any given State, which are to be consumed with the products of the precious metals which are not to be consumed, is both ignorant and misleading. As well might we compare the value of the bushel, quart, or gallon measures, or the yardstick or the scales with the value of the commodities which they weigh or measure.

It is the office of the precious metals to measure the value of all other commodities and to be the money of ultimate payment of all liabilities not canceled by an exchange of commodities or credits.

I earnestly hope that the parties in Congress who are in a position to control will submit to no further tariff legislation until Congress and the Executive shall restore to silver the rights of which they have robbed it, and give to our own citizens the right of as fair and honest treatment as we accord to foreign creditors.

I most earnestly hope that the few Spartan heroes who have taken a stand for fair treatment for silver will stand firm until our Government occupies a better position than that of being a mere financial annex to London.

The 168,674,982 ounces of fine silver purchased under the Sherman Act of 1890, and in payment of which $155,931,002 of Treasury notes were issued, were sufficient to coin $218,084,438; $19,031,002 of this amount was coined into silver dollars and exchanged for an equal amount of the Treasury notes issued in payment of this bullion. These notes were canceled, leaving still outstanding of these Treasury notes $136,900,000. There have been some additional amounts of this bullion coined, making an aggregate amount to date of $41,500,000. This last amount deducted from the whole amount purchased under this act leaves in the Treasury bullion of the coinage value of $176,584,438.

As these Treasury notes are now declared to be payable in gold, and are only so paid, the whole of this $176,584,438 is practically an unincumbered asset of the Treasury, and if the Government is in need of funds for current expenses, why is not this great amount of bullion coined?

In the history of the world was any nation ever known to issue and sell interest-bearing bonds with nearly two hundred millions of bullion lying idle and unincumbered in its Treasury? Such a policy can not fitly be described as anything short of being criminal. It is an outrage on a long-suffering, patriotic, and confiding people.

We need no additional tariff for additional revenue while we have this large stock of silver bullion on hand, but if it is not so needed it should be coined and paid out in exchange for Government notes when they are presented for payment, and the gold collected on import duties should be kept in the Treasury. Europe could then join us in establishing a bimetallism that means free coinage of silver, or she could take her pay from us in silver at the coinage value, just as she chose.

What a mockery it is for any man, for any men, or for any party to be crying out for "the protection of a home market," for "the protection of American labor," for "the protection of American manufactures," when they allow Europe to put any price she chooses upon our silver, and by so doing puts the value upon all our products, and we join her in helping to destroy this value and to help her take all the gold out of the country and to pile up a great national debt.

In conclusion, I may say that I have all my life been a Republican. I have never voted a Democratic ticket. I hold no public office and desire none, and have never for one moment in my life desired any office or been a candidate for one, but I am a citizen of this country and take an interest in its welfare, and as such I object to and protest against the government of this great country becoming the agent through which and by which great corporations, monopolies, combinations, and aggregations of wealth can control and manipulate all the products of labor, all the products of the tiller of the soil, all the products of the delver in the mines, all the value of all the lands from which our food and clothing is grown, and upon which the producer has his home.

Already all the great transportation lines upon the land and upon the seas are under the control of a few individuals. All the telegraph lines upon the land and under the seas are under the control of the same few individuals, and if the control and value of all the money in the world were to come, as it practically has come, also under the control of the same few individuals, who are the manipulators of finance, administrations, courts, Congress, and legislatures would in the last thirty years have gained a victory and a control over labor and all the products of labor such as in all the previous history of the world the sword never won.

Very truly, yours,

S. J. RITCHIE.

Hon. BENJ. BUTTERWORTH,
Washington, D. C.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 236.

IN THE SENATE OF THE UNITED STATES.

APRIL 30, 1896.—Referred to the Committee on Appropriations and ordered to be printed.

Mr. ALLISON presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING A STATEMENT OF AMOUNTS ALLOWED IN THE NAME OF THE SOUTHERN PACIFIC COMPANY, ITS BRANCHES AND LEASED LINES, ON ACCOUNT OF NONBOND-AIDED SERVICES, AND WHICH REMAIN UNPAID, AMOUNTING TO $1,542,979.44.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., April 27, 1896.

SIR: Replying to your letter of the 15th instant, asking to be furnished, for use of the Committee on Appropriations, with a statement of all amounts allowed in the name of the Southern Pacific Company, its branches and leased lines, on account of nonbond-aided services, and which remain unpaid, I have the honor to transmit herewith a statement of the allowances so made, amounting to $1,542,979.44.

Said statement does not show amounts standing credited on the books of the Treasury Department to the Central Pacific Railroad Company for services allowed in the name of said Central Pacific Railroad Company, or in the name of said Central Pacific Railroad Company as lessee of any other railroad.

Respectfully yours,

S. WIKE, *Acting Secretary.*

Hon. W. B. ALLISON,
Chairman Senate Committee on Appropriations.

Statement of amounts allowed in the name of the Southern Pacific Company.

CLAIMS ALLOWED BY THE FIRST COMPTROLLER.

Executive document in which reported to Congress.	Settlement number.	Appropriation.	Fiscal year of service.	Southern Pacific Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Total.
		Land Office accounts—General Land Office.						
H. R. 168, 53d Cong., 2d sess., p. 10..	55851	Surveying public lands	1890	$8.04				$8.04
Do	56188	.....do	1890	12.80				12.80
Do	56189	.....do	1890	24.00				24.00
H. R. 168, 53d Cong., 2d sess., p. 13..	56191	Depredations on public timber	1890	10.20				10.20
Do	56192	.....do	1890	40.33				40.33
Do	56194	.....do	1890	8.38				8.38
H. R. 168, 53d Cong., 2d sess., p. 14..	56195	Protecting public lands	1890	59.01				59.01
Do	56197	.....do	1890	5.21				5.21
Do	56199	.....do	1890	3.81				3.81
Do	56201	.....do	1890	1.60				1.60
Do	56203	.....do	1890	43.22				43.22
H. R. 168, 53d Cong., 2d sess., p. 10..	56205	Expenses of inspectors, General Land Office	1890	4.91				4.91
Do	56209	.....do	1890	4.66				4.66
Do	56210	.....do	1890	37.85				37.85
Do	56212	Surveying public lands	1890	19.99				19.99
Do	56214	.....do	1890	1.25				1.25
Do	56216	.....do	1890	3.16				3.16
Do	56218	.....do	1890	128.70				128.70
H. R. 168, 53d Cong., 2d sess., p. 14..	56220	Protecting public lands	1890	26.28				26.28
H. R. 168, 53d Cong., 2d sess., p. 13..	56222	Depredations on public timber	1890	26.27				26.27
Do	56224	.....do	1890	1.81				1.81
Do	56225	.....do	1890	230.66				230.66
H. R. 168, 53d Cong., 2d sess., p. 14..	56226	Protecting public lands	1890	192.26				192.26
H. R. 168, 53d Cong., 2d sess., p. 13..	56228	.....do	1890	19.03				19.03
H. R. 168, 53d Cong., 2d sess., p. 14..	56229	.....do	1890	19.80				19.80
H. R. 168, 53d Cong., 2d sess., p. 13..	56230	Depredations on public timber	1890	2.50				2.50
Do	56232	.....do	1890	3.16				3.16
Do	56234	.....do	1890	26.97				26.97
Do	56236	.....do	1890	8.93				8.93
Do	56239	.....do	1890	74.91				74.91
Do	56241	.....do	1890	19.03				19.03
H. R. 168, 53d Cong., 2d sess., p. 14..	56243	Protecting public lands	1890	2.50				2.50
H. R. 168, 53d Cong., 2d sess., p. 13..	56245	Depredations on public timber	1890	.84				.84
H. R. 168, 53d Cong., 2d sess., p. 14..	56247	Protecting public lands	1890	29.25				29.25
Do	56249	.....do	1890	9.70				9.70
H. R. 168, 53d Cong., 2d sess., p. 13..	56251	Depredations on public timber	1890	17.84				17.84
Do	56252	.....do	1890	2.25				2.25

Do	56254	.....do	1890	11.42				11.42
Do	56256	.....do	1890	34.00				34.00
Do	56258	.....do	1890	7.62				7.62
Do	56260	.....do	1890	2.50				2.50
Do	56262	.....do	1890	2.57				2.57
Do	56264	.....do	1890	9.22				9.22
H. R. 168, 53d Cong., 2d sess., p. 17..	56266	.....do	1890	2.76				2.76
H. R. 168, 53d Cong., 2d sess., p. 10..	56268	Expenses of inspectors, General Land Office	1890	13.14				13.14
H. R. 168, 53d Cong., 2d sess., p. 11..	56271	.....do	1890	36.71				36.71
H. R. 168, 53d Cong. 2d sess., p. 14..	56273	Protecting public lands	1890	3.81				3.81
H. R. 168, 53d Cong., 2d sess., p. 9...	56335	Contingent expenses of land offices	1885	4.35				4.35
Do	56338	.....do	1886	.25				.25
Do	56343	.....do	1887	.01				.01
Do	56346	.....do	1887	.42				.42
Do	56347	.....do	1888	4.32				4.32
H. R. 168, 53d Cong., 2d sess., p. 12..	56349	Depredations on public timber	1885	18.10				18.10
Do	56350	.....do	1886	15.30				15.30
H. R. 168, 53d Cong., 2d sess., p. 9...	56351	Surveying public lands	1886	28.00				28.00
H. R. 168, 53d Cong., 2d sess., p. 12..	56352	Depredations on public timber	1886	37.30				37.30
H. R. 168, 53d Cong., 2d sess., p. 13..	56353	Protecting public lands	1885	3.25				3.25
H. R. 168, 53d Cong., 2d sess., p. 9...	56354	Surveying public lands	1886	62.95				62.95
H. R. 168, 53d Cong., 2d sess., p. 10..	56355	Expenses of inspectors, General Land Office	1886	58.80				58.80
H. R. 168, 53d Cong., 2d sess., p. 13..	56356	Protecting public lands	1886	93.00				93.00
H. R. 168, 53d Cong., 2d sess., p. 12..	56357	Depredations on public timber	1886	43.00				43.00
Do	56358	.....do	1887	38.40				38.40
H. R. 168, 53d Cong., 2d sess., p. 13..	56360	Protecting public lands	1887	60.55				60.55
H. R. 168, 53d Cong., 2d sess., p. 12..	56362	Depredations on public timber	1887	11.78				11.78
Do	56363	.....do	1887	90.80				90.80
H. R. 168, 53d Cong., 2d sess., p. 10..	56364	Expenses of inspectors, General Land Office	1887	23.70				23.70
H. R. 168, 53d Cong., 2d sess., p. 13..	56366	Protecting public lands	1887	70.35				70.35
H. R. 168, 53d Cong., 2d sess., p. 12..	56367	Depredations on public timber	1887	27.50				27.50
H. R. 168, 53d Cong., 2d sess., p. 9...	56369	Surveying public lands	1887	15.60				15.60
H. R. 168, 53d Cong., 2d sess., p. 10..	56371	Expenses of inspectors, General Land Office	1887	33.35				33.35
H. R. 168, 53d Cong., 2d sess., p. 12..	56373	Depredations on public timber	1887	3.17				3.17
Do	56375	.....do	1887	36.95				36.95
H. R. 168, 53d Cong., 2d sess., p. 9...	56378	Surveying public lands	1887	29.57				29.57
H. R. 168, 53d Cong., 2d sess., p. 12..	56379	Depredations on public timber	1887	48.40				48.40
Do	56381	.....do	1888	5.40				5.40
Do	56383	.....do	1888	2.74				2.74
H. R. 168, 53d Cong., 2d sess., p. 13..	56384	Protecting public lands	1888	40.75				40.75
H. R 168, 53d Cong., 2d sess., p. 9...	56385	Surveying public lands	1888	75.25				75.25
H. R. 168, 53d Cong., 2d sess., p. 12..	56386	Depredations on public timber	1888	10.70				10.70
Do	56389	.....do	1888	4.59				4.59
H. R. 168, 53d Cong., 2d sess., p. 13..	56390	Protecting public lands	1888	59.60				59.60
H. R. 168, 53d Cong., 2d sess., p. 12..	56392	Depredations on public timber	1888	4.35				4.35
H. R. 168, 53d Cong., 2d sess., p. 13..	56393	Protecting public lands	1888	49.45				49.45
H. R. 168, 53d Cong., 2d sess., p. 9...	56394	Surveying public lands	1888	1.75				1.75
H. R. 168, 53d Cong., 2d sess., p. 10..	56395	Expenses of inspectors, General Land Office	1888	77.00				77.00
H. R. 168, 53d Cong., 2d sess., p. 12..	56397	Depredations on public timber	1888	3.11				3.11
Do	56398	.....do	1888	8.50				8.50
H. R. 168, 53d Cong., 2d sess., p. 13..	56399	Protecting public lands	1888	40.85				40.85
H. R. 168, 53d Cong., 2d sess., p. 12..	56400	Depredations on public timber	1888	44.30				44.30

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE FIRST COMPTROLLER—Continued.

Executive document in which reported to Congress.	Settlement number.	Appropriation.	Fiscal year of service.	Southern Pacific Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Total.
		Land Office accounts—General Land Office—Continued.						
H. R. 168, 53d Cong., 2d sess., p. 13..	56402	Protecting public lands	1888	$1.58				$1.58
H. R. 168, 53d Cong., 2d sess., p. 9...	56403	Surveying public lands	1888	9.40				9.40
H. R. 168, 53d Cong., 2d sess., p. 12..	56405	Depredations on public timber	1888	1.58				1.58
H. R. 168, 53d Cong., 2d sess., p. 10..	56406	Expenses of inspectors, General Land Office	1888	33.13				33.13
H. R. 168, 53d Cong., 2d sess., p. 12..	56408	Depredations on public timber	1888	.40				.40
Do	56410	....do	1888	2.09				2.09
Do	56412	....do	1888	4.35				4.35
H. R. 168, 53d Cong., 2d sess., p. 9...	56415	Surveying public lands	1888	45.72				45.72
H. R, 168, 53d Cong., 2d sess., p. 14..	56416	Protecting public lands	1888	29.65				29.65
H. R. 168, 53d Cong., 2d sess., p. 12..	56418	Depredations on public timber	1888	26.10				26.10
Do	56420	....do	1888	7.22				7.22
H. R. 168, 53d Cong., 2d sess., p. 14..	56421	Protecting public lands	1888	8.70				8.70
H. R. 168, 53d Cong., 2d sess.. p. 10..	56423	Expenses of inspectors, General Land Office	1888	11.00				11.00
H. R. 168, 53d Cong., 2d sess., p. 9...	56424	Surveying public lands	1888	59.50				59.50
H. R. 168, 53d Cong., 2d sess., p. 12..	56426	Depredations on public timber	1888	5.00				5.00
H. R. 168, 53d Cong., 2d sess., p. 14..	56427	Protecting public lands	1889	58.30				58.30
H. R. 168, 53d Cong., 2d sess., p. 12..	56431	Depredations on public timber	1889	8.94				8.94
Do	56432	....do	1889	7.10				7.10
H. R. 168, 53d Cong., 2d sess., p. 9...	56433	Surveying public lands	1889	4.40				4.40
H. R. 168, 53d Cong., 2d sess., p. 10..	56434	Expenses of inspectors, General Land Office	1889	31.85				31.85
H. R. 168, 53d Cong., 2d sess., p, 14..	56436	Protecting public lands	1889	23.80				23.80
H. R. 168, 53d Cong., 2d sess., p. 12..	56437	Depredations on public timber	1889	28.40				28.40
H. R. 168, 53d Cong., 2d sess., p. 10..	56439	Expenses of inspectors, General Land Office	1889	9.66				9.66
H. R. 168, 53d Cong., 2d sess., p. 12..	56442	Depredations on public timber	1889	26.10				26.10
Do	56444	....do	1889	.62				.62
H. R. 168, 53d Cong., 2d sess., p. 10..	56447	Surveying public lands	1889	37.60				37.60
Do	56448	Settlement of claims for swamp lands, and swamp-land indemnity.	1889	30.90				30.90
Do	56449	Expenses of inspectors, General Land Office	1889	48.60				48.60
H. R. 168, 53d Cong., 2d sess., p. 14..	56450	Protecting public lands	1889	104.60				104.60
Do	56451	....do	1889	34.57				34.57
H. R. 168, 53d Cong., 2d sess., p. 10..	56453	Expenses of inspectors, General Land Office	1889	9.29				9.29
H. R. 168, 53d Cong., 2d sess., p. 12..	56455	Depredations on public timber	1889	35.04				35.04
Do	56457	....do	1889	62.46				62.46
H. R. 168, 53d Cong., 2d sess., p. 9...	56459	Settlement of claims for swamp lands, and swamp-land indemnity.	1889	18.11				18.11
H. R. 168, 53d Cong., 2d sess., p. 10..	56461	Expenses of inspectors, General Land Office	1889	28.80				28.80
Do	56463	....do	1889	.40				.40
H. R. 168, 53d Cong., 2d sess., p. 14..	56464	Protecting public lands	1889	65.70				65.70
H. R. 168, 53d Cong., 2d sess., p. 10..	56465	Surveying public lands	1889	9.30				9.30

H. R. 168, 53d Cong., 2d sess., p. 12 ..	56466	Depredations on public timber	1889	49.71				49.71
Do	56468	.....do	1889	12.92				12.92
Do	56470	.....do	1889	34.28				34.28
Do	56471	.....do	1889	105.60				105.60
H. R. 168, 53d Cong., 2d sess., p. 14 ..	56472	Protecting public lands	1889	15.00				15.00
H. R. 168, 53d Cong., 2d sess., p. 13 ..	56475	Depredations on public timber	1890	20.35				20.35
H. R. 168, 53d Cong., 2d sess., p. 14 ..	56476	Protecting public lands	1890	51.90				51.90
H. R. 168, 53d Cong., 2d sess., p. 13 ..	56477	Depredations on public timber	1890	5.51				5.51
H. R. 168, 53d Cong., 2d sess., p. 14 ..	56478	Protecting public lands	1890	5.78				5.78
Do	56482	.....do	1890	32.90				32.90
H. R. 168, 53d Cong., 2d sess., p. 13 ..	56484	Depredations on public timber	1890	62.42				62.42
Do	56485	.....do	1890	40.45				40.45
H. R. 168, 53d Cong., 2d sess., p. 10 ..	56507	Expenses of inspectors, General Land Office	1890	5.10				5.10
H. R. 168, 53d Cong., 2d sess., p. 15 ..	58052	Protecting public lands	1890	1.99				1.99
Do	58054	Surveying public lands	1890	35.96				35.96
Do	58056	Depredations on public timber	1890	67.11				67.11
Do	58058	Protecting public lands	1890	84.50				84.50
H. R. 168, 53d Cong., 2d sess., p. 14 ..	58100	.....do	1888	85.53				85.53
H. R. 168, 53d Cong., 2d sess., p. 15 ..	58102	Depredations on public timber	1888	123.26				123.26
Do	58104	Surveying the public lands	1888	130.54				130.54
Do	58106	Expenses of inspectors, General Land Office	1888	14.05				14.05
Do	58108	Contingent expenses of land offices	1888	.17				.17
Do	58141	Depredations on public timber	1889	108.43				108.43
Do	58143	.....do	1889	75.87				75.87
Do	58145	Protecting public lands	1889	109.96				109.96
Do	58147	Surveying the public lands	1889	143.57				143.57
Do	58149	Expenses of inspectors, General Land Office	1889	71.01				71.01
Do	58260	Protecting public lands	1885	1.79				1.79
Do	58262	Depredations on public timber	1885	42.67				42.67
Do	58264	.....do	1885	73.55				73.55
Do	58266	Protecting public lands	1885	47.06				47.06
Do	58289	Contingent expenses of land offices	1887	.42				.42
Do	58291	Surveying the public lands	1887	51.95				51.95
Do	58293	.....do	1887	269.30				269.30
Do	58295	Depredations on public timber	1887	65.51				65.51
Do	58297	.....do	1887	107.75				107.75
H. R. 168, 53d Cong., 2d sess., p. 16 ..	58299	Protecting the public lands	1887	96.89				96.89
Do	58301	.....do	1887	64.56				64.56
Do	58303	Expenses of inspectors, General Land Office	1887	117.52				117.52
H. R. 168, 53d Cong., 2d sess., p. 15 ..	58319	Contingent expenses of land offices	1886	.91				.91
H. R. 168, 53d Cong., 2d sess., p. 16 ..	58321	Protecting the public lands	1886	162.85				162.85
Do	58323	.....do	1886	140.16				140.16
Do	58325	.....do	1886	167.55				167.55
H. R. 168, 53d Cong., 2d sess., p. 15 ..	58327	Depredations on public timber	1886	22.96				22.96
H. R. 168, 53d Cong., 2d sess., p. 16 ..	58329	.....do	1886	156.56				156.56
Do	58331	.....do	1886	28.38				28.38
H. R. 168, 53d Cong., 2d sess., p. 15 ..	58333	Surveying the public lands	1886	100.79				100.79
Do	58335	.....do	1886	190.58				190.58
Do	58337	.....do	1886	55.89				55.89
H. R. 168, 53d Cong., 2d sess., p. 16 ..	58339	Expenses of inspectors, General Land Office	1886	106.54				106.54

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE FIRST COMPTROLLER—Continued.

Executive document in which reported to Congress.	Settlement number.	Appropriation.	Fiscal year of service.	Southern Pacific Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Total.
		Miscellaneous accounts, Fifth Auditor's Office.						
H. R. 168, 53d Cong., 2d sess., p. 8...	52606	Preservation of collections, National Museum	1887				$2.56	$2.56
H. R. 168, 53d Cong., 2d sess., p. 9...	52627	Punishment for violation of internal-revenue laws	1887		$19.60			19.60
Do	52673	....do	1887		5.54			5.54
H. R. 168, 53d Cong., 2d sess., p. 8...	59057	International exchanges, Smithsonian Institution	1890	$0.08				.08
H. R. 168, 53d Cong., 2d sess., p. 14..	63838	Preservation of collections, National Museum	1891	.15				.15
		Miscellaneous accounts, First Auditor's Office.						
S. 148, 53d Cong., 2d sess., p. 4		Geological Survey	1893	48.60				48.60
Do		....do	1893	24.00				24.00
H. R. 168, 53d Cong., 2d sess., p. 8...	261037	Defending suits in claims against the United States	1888		35.95			35.95
Do	261052	Salaries and expenses, Bureau of Labor	1886				48.76	48.76
Do	261053	Miscellaneous expenses, Bureau of Labor	1887			$39.70		39.70
Do	261054	....do	1887		33.08			33.08
H. R. 168, 53d Cong., 2d sess., p. 9...	261856	Geological Survey	1885				43.26	43.26
Do	261857	....do	1885		76.68			76.68
H. R. 168, 53d Cong., 2d sess., p. 8...	267997	Investigation of pension cases, special examiners, Pension Office.	1888			7.95		7.95
Do	267998	....do	1888		125.20			125.20
Do	273900	Geological Survey	1886		.01			.01
Do	284389	Party expenses, Coast and Geodetic Survey	1889	81.04				81.04
Do	284495	Defending suits in claims against the United States	1891	110.84				110.84
H. R. 168, 53d Cong., 2d sess., p. 9...	284497	Prosecution of crimes	1891	65.22				65.22
H. R. 168, 53d Cong., 2d sess., p. 8...	286133	Geological Survey	1887	.31				.31
H. R. 168, 53d Cong., 2d sess., p. 2...	288502	Defending suits in claims against the United States	1892	1.01				1.01
H. R. 168, 53d Cong., 2d sess., p. 14..	294984	Expenses of special land inspectors, Department of the Interior.	1889	38.50				38.50
Do	295684	Propagation of food-fishes	1891	8.55				8.55
Do	295791	Investigation of pension cases, Pension Office	1891	2.50				2.50
Do	296009	Expenses of special land inspectors, Department of the Interior.	1891	22.11				22.11
S. 152, 53d Cong., 2d sess., p. 4	301348	Vegetable pathological investigations and experiments	1892	.98				.98
S. 152, 53d Cong., 2d sess., p. 3	301556	Expenses special land inspectors	1889	1.81				1.81
		Total		7,444.04	296.06	47.65	94.58	7,882.33

CLAIMS ALLOWED BY THE FIRST AUDITOR AND COMMISSIONER OF CUSTOMS.

H. R. 168, 53d Cong., 2d sess., p. 21	.....	Expenses of buoyage	1892	$19.51	.....	.....	.....	$19.51
Do	22084	Expenses of Revenue-Cutter Service	1886	.....	$80.55	$83.50	$50.90	214.95
S. 148, 53d Cong., 2d sess., p. 2	39309	Supplies of light-houses	1892	32.97	.....	.....	.....	32.97
		Total	.....	52.48	80.55	83.50	50.90	267.43

CLAIMS ALLOWED BY THE SECOND AUDITOR AND SECOND COMPTROLLER.

Executive document in which reported to Congress.	Settlement number.	Date of settlement.	Appropriation	Fiscal year of service.	Southern Pacific Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Total.	Judgment No. 16697 favor Southern Pacific Co.
			Army accounts.							
H. R. 168, 53d Cong., 2d sess., p. 23	474	1891	Pay, etc., of the Army	1889	$35.30	.....	.....	.....	$35.30	.....
Do	1279	1892	.....do	1888	11.00	.....	.....	.....	11.00	.....
S. 152, 53d Cong., 2d sess., p. 11	2775	1894	.....do	1889	54.47	.....	.....	.....	54.47	.....
			Indian accounts.							
H. R. 168, 53d Cong., 2d sess., p. 24	7432	1886	Incidentals in California, employees	1885	.....	$6.20	.....	.....	6.20	$6.20
Do	7432	1886	.....do	1886	.....	4.60	.....	.....	4.60	4.60
Do	7432	1886	Incidentals in Arizona, employees	1886	.....	.....	$22.20	.....	22.20	22.20
Do	7432	1886	Traveling expenses of Indian inspectors	1886	.....	.....	18.15	.....	18.15	18.15
Do	7434	1886	Contingencies, Indian Department	1885	.....	51.61	.....	.....	51.61	51.61
Do	7434	1886	Incidentals in Arizona, employees	1885	.....	.....	41.40	.....	41.40	41.40
Do	7435	1886	Traveling expenses of Indian inspectors	1885	.....	.....	10.90	.....	10.90	10.90
Do	7435	1886	Indian schools in States, support	1885	.....	170.40	.....	.....	170.40	170.40
Do	7438	1886	Contingencies, Indian department	1885	.....	106.01	.....	.....	106.01	106.01
Do	7438	1886	Incidentals in California, employees	1885	.....	1.80	.....	.....	1.80	1.80
Do	7438	1886	Traveling expenses of Indian inspectors	1885	.....	60.00	.....	.....	60.00	60.00
Do	7438	1886	Incidentals in Arizona, employees	1885	.....	.....	22.20	.....	22.20	22.20
Do	3813	1888	Traveling expenses of Indian school superintendent.	1887	.....	53.09	11.10	$24.20	88.39	88.39
Do	1146	1891	Traveling expenses of Indian inspectors	1890	.....	39.41	.....	.....	39.41	.....
H. R. 168, 53d Cong., 2d sess., p. 23	3431	1891	Telegraphing and purchase of Indian supplies.	1891	21.50	.....	.....	.....	21.50	.....
Do	8868	1892	.....do	1891	.84	.....	.....	.....	.84	.....
S. 152, 53d Cong., 2d sess., p. 12	5286	May 28, 1894	.....do	1889	1.63	.....	.....	.....	1.63	.....
			Total	.....	124.74	493.12	125.95	24.20	768.01	603.86

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE THIRD AUDITOR AND SECOND COMPTROLLER.

Executive document in which reported to Congress.	Settlement number.	Date of settlement.	Claim number.	Appropriation.	Fiscal year of service.	Southern Pacific Co.	Northern Railway Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Los Angeles and San Diego R. R. Co.	Total.	Included in judgment No. 16697 favor Southern Pacific Co.
H. R. 168, 53d Cong., 2d sess., p. 30	4734	1886	86471	Army transportation.	1886	.....	$618.34	.....	.....	.....	.....	$618.34	$618.34
Do	4735	1886	82463	.....do	1885	.....	222.97	$1,931.26	.....	.....	.....	2,154.23	2,154.23
Do	4736	1886	86583	.....do	1886	.....	332.38	44.50	$1,001.61	$2,532.01	.....	3,910.50	3,910.50
Do	4737	1886	85460	.....do	1886	.....	436.98	44.50	.....	.....	.....	481.48	481.48
Do	4738	1886	83414	.....do	1885	.....	785.04	10,173.59	.....	.....	.....	10,958.63	10,958.63
Do	4791	1886	83343	.....do	1886	.....	403.92	519.15	.....	.....	.....	923.07	923.07
Do	7141	1887	91889	.....do	1886	.....	.....	927.95	2,895.32	2,801.64	.....	6,624.91	6,624.91
Do	7142	1887	85053	.....do	1885	.....	.....	.....	1,678.08	2,953.72	.....	4,631.80	4,631.80
Do	7165	1887	90526	.....do	1886	.....	.....	13.84	867.60	1,572.21	.....	2,453.65	2,453.65
Do	7499	1887	87643	.....do	1886	.....	.....	1,432.03	2,256.89	1,255.19	.....	4,944.11	4,944.11
H. R. 168, 53d Cong., 2d sess., p. 32	7745	1887	90612	.....do	1386	.....	.....	49.95	5,544.52	1,510.75	.....	7,105.22	7,105.22
H. R. 168, 53d Cong., 2d sess., p. 30	7900	1887	91762	.....do	1886	.....	.....	2,928.97	3,272.79	2,749.49	.....	8,951.25	8,951.25
H. R. 168, 53d Cong., 2d sess., p. 31	8176	1887	84091	.....do	1986	.....	.....	.....	.....	778.31	.....	778.31	778.31
H. R. 168, 53d Cong., 2d sess., p. 30	8191	1887	85722	.... do	1886	.....	.....	.....	.....	79.60	.....	79.60	79.60
Do	9833	1887	93336	.....do	1887	.....	273.47	188.07	2,331.78	2,533.54	.....	5,326.86	5,326.86
Do	9833	1887	93336	Signal Service transportation.	1887	.....	.....	.....	77.01	86.53	.....	163.54	163.54
Do	9927	1887	96017	Army transportation.	1887	.....	422.87	257.81	1,137.50	2,150.06	.....	3,968.24	3,968.24
Do	9969	1887	88773	Signal Service transportation.	1886	.....	.....	.....	10.77	9.65	.....	20.42	20.42
Do	57	a1887	86791	Army transportation.	1886	.....	347.19	922.88	6,850.16	2,385.45	.....	10,505.68	10,505.68
Do	205	1888	93014	.....do	1887	.....	2,071.04	4,701.40	7,775.92	2,699.36	.....	17,247.72	17,247.72
Do	710	1888	95881	.....do	1887	.....	964.17	2,992.19	11,420.95	256.85	.....	15,634.16	15,634.16
Do	761	1888	96626	.....do	1887	.....	1,008.83	1,516.45	2,971.49	2,827.73	$1.35	8,325.85	8,325.85
Do	941	1888	94786	.....do	1887	.....	1,594.20	246.16	12,704.44	7,079.42	.....	21,624.22	21,624.22
H. R. 168, 53d Cong., 2d sess., p. 31	1502	1888	85433	Signal Service transportation.	1886	.....	.....	.....	.....	9.65	.....	9.65	9.65
H. R. 168, 53d Cong., 2d sess., p. 30	1623	1888	98454	Army transportation.	1886	.....	.....	.....	1.01	.....	.....	1.01	1.01
Do	1721	1888	97511	.....do	1887	.....	140.70	197.41	16.42	609.05	.....	963.58	963.58
Do	1796	1888	97177	.....do	1887	.....	324.33	1,129.29	845.12	1,131.34	.....	3,430.08	3,430.08
Do	1875	1888	97012	.....do	1887	.....	.....	951.37	1,252.44	1,029.67	.....	3,233.48	3,233.48
H. R. 168, 53d Cong., 2d sess., p. 31	7469	1889	100187	Signal Service transportation.	1888	.....	.....	.....	31.50	.....	.....	31.50	31.50
H. R. 168, 53d Cong., 2d sess., p. 30	7503	1889	101267	.....do	1888	.....	.....	2.75	.....	.....	.....	2.75	2.75
H. R. 168, 53d Cong., 2d sess., p. 31 / S. 152, 53d Cong., 2d sess., p. 19	7541	1889	101631	.....do	1888	.....	.....	.....	.....	5.64	.....	5.64	5.64
H. R. 168, 53d Cong., 2d sess., p. 30	7575	1889	97115	Army transportation.	1887	.....	.....	4,538.44	1,089.52	2,007.11	.....	7,635.07	7,635.07
H. R. 168, 53d Cong., 2d sess., p. 31	8630	1890	101075	.....do	1888	.....	.....	5,089.71	3,734.86	6,310.08	.....	15,134.65	.....

H. R. 168, 53d Cong., 2d sess., p. 30	8707	1890	102911	.....do	1889	.....	.....	6,118.39	1,574.18	2,995.43	.....	10,688.00	.....
Do	8863	1890	99683	.....do	1888	.....	.....	5,899.51	2,796.15	468.35	.....	9,164.01	.....
H. R. 168, 53d Cong., 2d sess., p. 30	9039	1890	98768	.....do	1888	.....	.....	2,341.74	1,514.92	891.08	.....	4,747.74	.....
H. R. 168, 53d Cong., 2d sess., p. 31	9060	1890	98813	.....do	1888	.....	.....	101.20	1,037.70	525.71	.....	1,664.61	.....
H. R. 168, 53d Cong., 2d sess., p. 30	9080	1890	97831	.....do	1888	.....	.....	429.57	496.67	336.07	.....	1,262.31	.....
H. R. 168, 53d Cong., 2d sess., p. 31	9081	1890	101062	Signal Service transportation.	1888	.....	.....	1.00	1.17	35.21	.....	37.38	.....
H. R. 168, 53d Cong., 2d sess., p. 30	9721	*b* 1890	101601	Army transportation.	1888	.....	.....	5,390.04	2,911.53	2,353.53	.....	10,655.10	.....
H. R. 168, 53d Cong., 2d sess., p. 29	9748	*c* 1890	109161	.....do	1890	$0.38	.....	.....	.....	.....	.....	.38	.....
H. R. 168, 53d Cong., 2d sess., p. 30	196	1890	101673	.....do	1888	.....	.....	183.20	118.91	1,161.76	.....	1,463.87	.....
H. R. 168, 53d Cong., 2d sess., p. 31	198	1890	107995	.....do	1890	.....	.....	6,768.28	1,885.20	1,040.10	.....	9,693.58	.....
H. R. 168, 53d Cong., 2d sess., p. 30	205	1890	106498	.....do	1889	.....	.....	3,800.48	1,814.60	1,626.00	.....	7,241.08	.....
Do	282	1890	105663	.....do	1889	.....	.....	2,995.18	2,117.39	3,928.19	.....	9,040.76	.....
H. R. 168, 53d Cong., 2d sess., p. 29	1589	1890	103366	.....do	1888	339.04	.....	.....	.....	.....	.....	339.04	.....
Do	1989	1890	103366	.....do	1889	16,442.57	.....	.....	.....	.....	.....	16,442.57	.....
Do	1633	1890	104264	.....do	1887	1.03	.....	.....	.....	.....	.....	1.03	.....
Do	1633	1890	104264	.....do	1888	47.82	.....	.....	.....	.....	.....	47.82	.....
Do	1633	1890	104264	.....do	1889	23,708.88	.....	.....	.....	.....	.....	23,708.88	.....
Do	1671	1890	108198	.....do	1890	9,501.48	.....	.....	.....	.....	.....	9,501.48	.....
Do	1673	1890	112760	.....do	1890	1,395.55	.....	.....	.....	.....	.....	1,395.55	.....
Do	1820	1890	113844	.....do	1890	696.71	.....	.....	.....	.....	.....	696.71	.....
Do	2011	1890	105213	.....do	1889	14,560.67	.....	.....	.....	.....	.....	14,560.67	.....
Do	2158	1891	110732	.....do	1890	18,362.37	.....	.....	.....	.....	.....	18,362.37	.....
Do S. 152, 53d Cong., 2d sess., p. 15	2495	1891	112208	.....do	1889	4.93	.....	.....	.....	.....	.....	4.93	.....
H. R. 168, 53d Cong., 2d sess., p. 29	2495	1891	112208	.....do	1890	12,085.55	.....	.....	.....	.....	.....	12,085.55	.....
Do	3773	1891	113282	.....do	1890	46,040.67	.....	.....	.....	.....	.....	46,040.67	.....
Do	3774	1891	112301	.....do	1890	1,285.76	.....	.....	.....	.....	.....	1,285.76	.....
Do	4045	1891	114008	.....do	1890	8,409.27	.....	.....	.....	.....	.....	8,409.27	.....
Do	4653	1891	117511	.....do	1886	1.14	.....	.....	.....	.....	.....	1.14	.....
Do	4921	1891	113846	.....do	1890	25,656.53	.....	.....	.....	.....	.....	25,656.53	.....
Do	6027	1891	114596	.....do	1890	273.92	.....	.....	.....	.....	.....	273.92	.....
Do	6869	1892	109388	.....do	1887	24.50	.....	.....	.....	.....	.....	24.50	.....
Do	8329	1893	120820, etc.	.....do	1891	2.16	.....	.....	.....	.....	.....	2.16	.....
Do S. 152, 53d Cong., 2d sess., p. 15	8430	1893	121065	.....do	1891	.30	.....	.....	.....	.....	.....	.30	.....
H. R. 168, 53d Cong., 2d sess., p. 29	8703	1894	123187	.....do	1893	4.04	.....	.....	.....	.....	.....	4.04	.....
Do	8750	1894	123484	.....do	1893	4.35	.....	.....	.....	.....	.....	4.35	.....
Do	8778	1894	123673	.....do	1893	5.47	.....	.....	.....	.....	.....	5.47	.....
Do	8808	1894	123419	Headstones for graves of soldiers.	1893	1.16	.....	.....	.....	.....	.....	1.16	.....
S. 152, 53d Cong., 2d sess., p. 15	9222	*d* 1894	121731	Army transportation.	1891	20.44	.....	.....	.....	.....	.....	20.44	.....
				Total	.....	178,876.69	9,946.43	74,828.26	86,036.12	62,725.48	1.35	412,414.33	152,744.55

a December 14. *b* April 12. *c* April 14. *d* May 28.

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE FOURTH AUDITOR AND SECOND COMPTROLLER.

Executive document in which reported to Congress.	Settlement number.	Date of settlement.	Appropriation.	Fiscal year of service.	Southern Pacific Company.
H. R. 168, 53d Cong., 2d sess., p. 45	4643		Transportation and recruiting, Navy	1891	$244.00
Do	4878		Contingent, Marine Corps	1891	29.28
Do	4878		Contingent, Bureau of Ordnance	1891	.40
Do	4878		Contingent, Bureau of Provisions and Clothing	1891	29.79
Do	4878		Contingent, Bureau of Medicine and Surgery	1891	6.56
Do	4885		Contingent, Bureau of Ordnance	1891	1.81
Do	4885		Contingent, Bureau of Equipment	1891	10.86
Do	4885		Contingent, Bureau of Provisions and Clothing	1891	110.94
Do	5015		Contingent, Bureau of Ordnance	1891	.73
Do	5021		Contingent, Bureau of Provisions and Clothing	1891	300.77
Do	5021		Contingent, Bureau of Equipment	1891	10.00
Do	5021		Contingent, Bureau of Medicine and Surgery	1891	7.60
Do	5021		Contingent, Marine Corps	1891	4.97
Do	5190		Contingent, Bureau of Provisions and Clothing	1892	218.50
Do	5300		Transportation and recruiting, Marine Corps	1893	220.00
Do	5396		Pay, miscellaneous	1893	.36
Do	5396		Contingent, Bureau of Medicine and Surgery	1893	.36
Do	5410		....do	1893	4.58
H. R. 234, 53d Cong., 3d sess., p. 16	5603	Aug. 15, 1894	Contingent, Bureau of Supplies and Accounts	1893	1.97
Do	5606	....do	Contingent, Bureau of Ordnance	1893	1.65
Do	5607	....do	Contingent, Bureau of Supplies and Accounts	1893	.86
Do	5609	....do	Contingent, Bureau of Medicine and Surgery	1893	.15
Do	5611	Aug. 16, 1894	....do	1893	9.13
Do	5611	....do	Contingent, Bureau of Supplies and Accounts	1893	150.65
Do	5622	Aug. 21, 1894	Contingent, Marine Corps	1894	.25
Do	5626	Aug. 22, 1894	....do	1894	48.28
			Total		1,414.45

CLAIMS ALLOWED BY THE AUDITOR FOR THE TREASURY DEPARTMENT.

H. R. 322, 54th Cong., 1st sess., p. 3	4820		Punishment for violation of internal-revenue laws	1895	$3.91

H. R. 234, 53d Cong., 3d sess., p. 16 ..	15	Oct. 22, 1894	Contingent, Bureau of Ordnance	1894	$33.96
H. R. 234, 53d Cong., 3d sess., p. 12 ..	18	Oct. 23, 1894	Contingent, Bureau of Supplies and Accounts	1894	17.46
H. R. 234, 53d Cong., 3d sess., p. 16 ..	19	.....	....do	1894	19.53
Do	59	Jan. 3, 1895	Contingent, Bureau of Ordnance	1894	.06
Do	63	Jan. 4, 1895	Contingent, Bureau of Medicine and Surgery	1894	9.65
H. R. 322, 54th Cong., 1st sess., p. 17.	134	.....	Contingent, Bureau of Equipment	1894	89.10
H. R. 322, 54th Cong., 1st sess., p. 18.	136	.....	Contingent, Bureau of Medicine and Surgery	1894	12.04
H. R. 322, 54th Cong., 1st sess., p. 17.	138	.....	Contingent, Bureau of Ordnance	1894	62.74
Do	142	.....	Contingent, Bureau of Equipment	1894	5.08
Do	142	.....	Contingent, Bureau of Ordnance	1894	206.32
H. R. 322, 54th Cong., 1st sess., p. 18.	142	.....	Contingent, Bureau of Supplies and Accounts	1894	517.14
Do	142	.....	Steam machinery, Bureau of Steam Engineering	1894	3.94
H. R. 322, 54th Cong., 1st sess., p. 17.	166	.....	Contingent, Bureau of Equipment	1894	72.26
Do	166	.....	Contingent, Bureau of Ordnance	1894	30.07
Do	166	.....	Contingent, Bureau of Supplies and Accounts	1894	17.71
Do	174	.....	Contingent, Bureau of Ordnance	1894	.52
Do	269	.....	Transportation, recruiting, and contingent, Bureau of Navigation	1895	108.00
Do	283	.....	Contingent, Bureau of Equipment	1895	83.76
H. R. 322, 54th Cong., 1st sess., p. 18.	284	.....	Contingent, Bureau of Supplies and Accounts	1895	171.40
H. R. 322, 54th Cong., 1st sess., p. 17.	296	.....	Contingent, Bureau of Equipment	1895	.84
Do	309	.....	....do	1895	12.33
H. R. 322, 54th Cong., 1st sess., p. 18.	309	.....	Contingent, Bureau of Supplies and Accounts	1895	7.44
H. R. 322, 54th Cong., 1st sess., p. 17.	311	.....	Contingent, Bureau of Equipment	1895	.39
Do	311	.....	Contingent, Bureau of Ordnance	1895	7.11
Do	351	.....	Contingent, Bureau of Equipment	1895	.12
H. R. 322, 54th Cong., 1st sess., p. 18.	351	.....	Contingent, Bureau of Medicine and Surgery	1895	.06
H. R. 322, 54th Cong., 1st sess., p. 17.	351	.....	Contingent, Bureau of Ordnance	1895	.02
H. R. 322, 54th Cong., 1st sess., p. 18.	351	.....	Contingent, Bureau of Supplies and Accounts	1895	1.12
H. R. 322, 54th Cong., 1st sess., p. 17.	374	.....	Contingent, Bureau of Equipment	1895	10.18
			Total	.....	1,500.35

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT.

Executive document in which reported to Congress.	Route.	Appropriation.	Amount.	Total.	Judgment No. 16697 favor Southern Pacific Co.
		INLAND MAIL TRANSPORTATION—RAILROAD.			
		1877 to 1890.			
		Southern Pacific R. R. Co. of California:			
H. R. 168, 53d Cong., 2d sess., p. 55..	46002	$1,602.72 per annum more from July 1, 1876, to June 30, 1878	$3,205.44		
Do	46002	$2,036.79 per annum more from July 1, 1878, to June 30, 1882	8,147.16		
Do	46002	$2,135.19 per annum more from July 1, 1882, to Mar. 31, 1885	5,871.77		
Do	46002	$2,135.19 per annum more from Apr. 1, 1885, to June 30, 1886	2,668.99		$2,668.99
				$19,893.36	
Do	46050	$396.12 per quarter more from Feb. 28 to June 30, 1889	536.96		
Do	46066	Remission, first quarter, 1889	23.92		
				560.88	
Do	46002	Remission, first quarter, 1890		13.91	
		California Pacific R. R. Co.:			
H. R. 168, 53d Cong., 2d sess., p. 50..	46006	Transportation, Apr. 1 to June 30, 1885	164.09		
Do	46007	.....do	105.16		
Do	46008	.....do	768.93		
Do	46006	Transportation, July 1, 1885, to Mar. 31, 1886	492.27		
Do	46007	.....do	315.48		
Do	46008	.....do	2,295.86		
Do	46006	Transportation, Apr. 1 to June 30, 1886	162.31		
Do	46007	.....do	105.16		
Do	46008	.....do	768.93		
Do	46008	Remission in first quarter, 1886	8.42		
Do	46006	Transportation, July 1, 1886, to Sept. 30, 1886	148.19		
Do	46007	.....do	106.02		
Do	46008	.....do	769.10		
Do	46006	Transportation, Oct. 1, 1886, to June 30, 1887	444.57		17,614.52
Do	46007	.....do	318.06		
Do	46008	.....do	2,307.30		
Do	46006	Transportation, July 1, 1887, to June 30, 1888	592.76		
Do	46007	.....do	424.08		
Do	46008	.....do	3,076.40		
Do	46006	Transportation, July 1, 1888, to Sept. 30, 1888	148.19		
Do	46007	.....do	106.02		
H. R. 168, 53d Cong., 2d sess., p. 51..	46008	.....do	769.10		
Do	46006	Transportation, Oct. 1, 1888, to June 30, 1889	444.57		
Do	46007	.....do	318.06		
Do	46008	.....do	2,307.30		
Do	46006	Transportation, July 1, 1889, to Sept. 30, 1889	148.19		

Do	46006	Transportation, Oct. 1, 1889, to June 30, 1890	441.86		
Do	46007	Transportation, July 1, 1889, to Sept. 30, 1889	106.02	.....	106.02
Do	46007	Transportation, Oct. 1, 1889, to June 30, 1890	318.06		
Do	46008	Transportation, July 1, 1889, to Sept. 30, 1889	769.10	.....	769.10
Do	46008	Transportation, Oct. 1, 1889, to June 30, 1890	2,300.98		
Do	46007	Remission, first quarter, 1890	.68		
				21,551.22	
		Stockton and Copperopolis R. R. Co.:			
Do	46012	Transportation, Apr. 1, 1885, to June 30, 1885	527.40		
Do	46035	.....do	204.45		
Do	46012	Transportation, July 1, 1885, to Mar. 31, 1886	1,582.20		
Do	46035	.....do	613.35		
Do	46012	Transportation, Apr. 1, 1886, to June 30, 1886	527.40		
Do	46035	.....do	204.45		
Do	46012	Transportation, July 1, 1886, to Sept. 30, 1886	443.83		
Do	46035	.....do	205.41		
Do	46012	Transportation, Oct. 1, 1886, to June 30, 1887	1,331.49	.....	11,893.96
Do	46035	.....do	616.23		
Do	46012	Transportation, July 1, 1887, to June 30, 1888	1,775.32		
Do	46035	.....do	821.64		
Do	46012	Transportation, July 1, 1888, to Sept. 30, 1888	443.83		
Do	46035	.....do	205.41		
Do	46012	Transportation, Oct. 1, 1888, to June 30, 1889	1,331.49		
Do	46035	.....do	616.23		
Do	46012	Transportation, July 1, 1889, to Sept. 30, 1889	443.83		
Do	46012	Transportation, Oct. 1, 1889, to June 30, 1890	1,331.89		
Do	46035	Transportation, July 1, 1889, to Sept. 30, 1889	205.41	.....	205.41
Do	46035	Transportation, Oct. 1, 1889, to June 30, 1890	616.23		
				14,047.09	
		Southern Pacific R. R. Co. of California:			
Do	46013	Transportation, Apr. 1 to June 30, 1885	280.01		
Do	46014	.....do	13,500.01		
Do	46038	.....do	181.26		
Do	46013	Transportation, July 1, 1885, to Mar. 31, 1886	838.50		
Do	46014	.....do	39,589.58		
Do	46038	.....do	543.78		
Do	46013	Transportation, Apr. 1 to June 30, 1886	280.01		
Do	46014	.....do	13,500.01		
Do	46038	.....do	181.26		
Do	46014	Remissions, fourth quarter, 1885, and first quarter, 1886	210.62		
Do	46014	Remission, fourth quarter, 1885	63.11		
Do	46013	Transportation, Oct. 1, 1886, to June 30, 1887	848.37		
Do	46014	.....do	45,614.49		
Do	46014	$1.24 per quarter more from July 1, 1886	4.96		
Do	46014	Remission of deduction, third quarter, 1886	244.04		
Do	46038	Transportation, Oct. 1, 1886, to June 30, 1887	579.90		
Do	46038	$0.36 more per quarter from July 1, 1886	1.44		
Do	46013	Transportation, July 1 to Sept. 30, 1886	282.79	.....	258,920.26
Do	46014	.....do	14,760.09		
Do	46038	.....do	193.30		
Do	46038	$177.17 per quarter from May 16 to June 30, 1887	89.56		
Do	46013	Transportation, July 1, 1887, to June 30, 1888	1,130.16		

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT—Continued.

Executive document in which reported to Congress.	Route.	Appropriation.	Amount.	Total.	Judgment No. 16697 favor Southern Pacific Co.
		INLAND MAIL TRANSPORTATION—RAILROAD—continued.			
		1877 to 1890—Continued.			
		Southern Pacific R. R. Co. of California—Continued.			
H. R. 168, 53d Cong., 2d sess., p. 51	46014	Transportation, July 1, 1887, to June 30, 1888	$60,296.22		
Do	46014	Remission, third quarter, 1887	369.14		
Do	46038	Transportation, July 1, 1887, to June 30, 1888	774.64		
Do	46038	$177.17 per quarter more from July 1, 1887	708.68		
Do	46038	$3.64 per quarter more from Mar. 19, 1888	4.16		
Do	46013	Transportation, July 1 to Sept. 30, 1888	281.79		
Do	46014	.....do	15,219.97		
Do	46038	.....do	374.47		
Do	46013	Transportation, Oct. 1, 1888, to June 30, 1889	822.83		
Do	46013	$12.18 per quarter more from Sept. 29, 1888	36.80		
Do	46014	Transportation, Oct. 1, 1888, to June 30, 1889	45,559.91		
Do	46038	.....do	1,003.23		
Do	46038	$190.65 per quarter more from Feb. 17, 1889	281.74		
Do	46013	Transportation, July 1, 1889, to Sept. 30, 1889	269.43		
Do	46013	Transportation, Oct. 1, 1889, to June 30, 1890	795.00		
Do	46013	Remission, first quarter, 1890	1.48		
Do	46014	Transportation, July 1, 1889, to Sept. 30, 1889	15,219.97	.....	$15,219.97
Do	46014	Transportation, Oct. 1, 1889, to June 30, 1890	45,451.42		
H. R. 168, 53d Cong., 2d sess., p. 52	46038	Transportation, July 1, 1889, to Sept 30, 1889	487.71	.....	487.71
Do	46038	Transportation, Oct. 1, 1889, to June 30, 1890	1,208.31		
Do	46038	Remission, fourth quarter 1889	71.96		
Do	46038	Remission, first quarter 1890	37.82		
				$322,193.93	
		Los Angeles and Independence R. R. Co.:			
Do	46020	Transportation, Apr. 1, 1885, to June 30, 1885	208.40		
Do	46020	Transportation, July 1, 1885, to Mar. 31, 1886	621.21		
Do	46020	Transportation, Apr. 1, 1886, to June 30, 1886	208.40		
Do	46020	Transportation, July 1, 1886, to Sept. 30, 1886	211.29		
Do	46020	Transportation, Oct. 1, 1886, to June 30, 1887	633.87		
Do	46020	Transportation, July 1, 1887, to June 30, 1888	844.16	.....	3,777.68
Do	46020	Transportation, July 1, 1888, to Sept. 30, 1888	210.29		
Do	46020	Transportation, Oct. 1, 1888, to June 30, 1889	605.33		
Do	46020	$12.18 per quarter more from Sept. 29, 1888	36.80		
Do	46020	Transportation, July 1, 1889, to Sept. 30, 1889	197.93		
Do	46020	Transportation, Oct. 1, 1889, to June 30, 1890	590.53		
				4,368.21	

		Amador Branch Rwy. Co.:			
Do	46023	Transportation, Apr. 1, 1885, to June 30, 1885	457.42		
Do	46023	Transportation, July 1, 1885, to Mar. 31, 1886	1,372.26		
Do	46023	Transportation, Apr. 1, 1886, to June 30, 1886	457.42		
Do	46023	Transportation, July 1, 1886, to Sept. 30, 1886	363.16		
Do	46023	Transportation, Oct. 1, 1886, to June 30, 1887	1,089.48	.....	7,008.18
Do	46023	Transportation, July 1, 1887, to June 30, 1888	1,452.64		
Do	46023	Transportation, July 1, 1888, to Sept. 30, 1888	363.16		
Do	46023	Transportation, Oct. 1, 1888, to June 30, 1889	1,089.48		
Do	46023	Transportation, July 1, 1889, to Sept. 30, 1889	363.16		
Do	46023	Transportation, Oct. 1, 1889, to June 30, 1890	1,085.50		
				8,093.68	
		Total	.....	390,722.28	
		INLAND MAIL TRANSPORTATION—POST-OFFICE CARS.			
		1885 to 1890.			
		Southern Pacific R. R. Co. of California:			
H. R. 168, 53d Cong., 2d sess., p. 53	46014	Transportation, Apr. 1, 1885, to June 30, 1885	1,510.12		
Do	46014	Transportation, July 1, 1885, to Mar. 31, 1886	4,409.14		
Do	46014	Transportation, Apr. 1, 1886, to June 30, 1886	1,510.12		
Do	46014	Remission, fourth quarter, 1885	24.79		
Do	46014	.....do	8.27		
Do	46014	Transportation, July 1, 1886, to Sept. 30, 1886	1,517.12	.....	27,188.25
Do	46014	Transportation, Oct. 1, 1886, to June 30, 1887	4,552.36		
Do	46014	Transportation, July 1, 1887, to June 30, 1888	6,069.48		
Do	46014	Transportation, July 1, 1888, to Sept. 30, 1888	1,517.37		
Do	46014	Transportation, Oct. 1, 1888, to June 30, 1889	4,552.11		
Do	46014	Transportation, July 1, 1889 to Sept. 30, 1889	1,517.37		
Do	46014	Transportation, Oct. 1, 1889, to June 30, 1890	4,552.11		
		Total	.....	31,740.36	
		INLAND MAIL TRANSPORTATION—RAILROAD.			
		1891 to 1892.			
		Southern Pacific Co:			
H. R. 168, 53d Cong., 2d sess., p. 53	167005	Transportation, July 1 to Dec. 31, 1890	.....	5,700.56	
Do	168001	.....do	.....	31,582.81	
Do	176001	.....do	21,343 02		
Do	176028	.....do	2,386.06		
Do	176029	.....do	28.82		
Do	176032	.....do	5,635.06		
				29,392.96	
Do	176003	.....do	29,116.12		
Do	176006	.....do	421.72		
Do	176007	.....do	212.04		
Do	176008	.....do	2,025.94		

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT—Continued.

Executive document in which reported to Congress.	Route.	Appropriation.	Amount.	Total.	Judgment No. 16697 favor Southern Pacific Co.
		INLAND MAIL TRANSPORTATION—RAILROAD—continued.			
		1891 to 1892—Continued.			
		Southern Pacific Co.—Continued.			
H. R. 168, 53d Cong., 2d sess., p. 53..	17601 0	Transportation, July 1 to Dec. 31, 1890	$15,810.44		
Do	176012	.....do	1,003.34		
Do	176013	.....do	605.76		
Do	176014	.....do	32,625.04		
Do	176014	$40.34 per quarter more from Aug. 14, 1890	61.39		
Do	176017	Transportation, July 1 to Dec. 31, 1890	866.64		
Do	176020	.....do	392.92		
Do	176022	.....do	6,880.56		
Do	176023	.....do	775.34		
Do	176024	.....do	142.76		
Do	176026	.....do	361.04		
Do	176035	.....do	409.32		
Do	176038	.....do	1,040.26		
				$92,750.63	
H. R. 168, 53d Cong., 2d sess., p. 54..	167005	Transportation, Jan. 1 to June 30, 1891	.....	5,740.03	
Do	168001	.....do	30,661.64		
Do	168001	Remission, first quarter, 1891	523.47		
				31,185.11	
Do	176001	Transportation, Jan. 1 to June 30, 1891	21,317.41		
Do	176001	Remission, second quarter, 1891	20.49		
Do	176028	.....do	2,386.06		
Do	176029	.....do	28.82		
Do	176032	.....do	5,635.06		
				29,387.84	
Do	176003	Transportation, Jan. 1 to June 30, 1891	29,156.06		
Do	176006	.....do	421.72		
Do	176007	.....do	212.04		
Do	176008	.....do	2,025.94		
Do	176010	.....do	15,810.44		
Do	176012	.....do	1,003.34		
Do	176013	.....do	605.76		
Do	176014	.....do	31,717.25		
Do	176017	.....do	796.79		
Do	176020	.....do	393.92		
Do	176022	.....do	6,880.56		
Do	176023	.....do	775.34		

Do	176024	....do	142.76	
Do	176026	....do	361.04	
Do	176035	....do	409.32	
Do	176038	....do	1,040.26	
				91,752.54
Do	167005	Transportation, July 1, 1891, to June 30, 1892	11,527.44	
Do	168001	....do	64,042.92	
Do	176001	....do	42,647.06	
Do	176003	....do	58,312.12	
Do	176006	....do	843.44	
Do	176007	....do	424.08	
Do	176008	....do	4,051.88	
Do	176010	....do	31,620.88	
Do	176012	....do	1,993.85	
Do	176013	....do	1,211.52	
Do	176014	....do	65,590.92	
Do	176017	....do	1,733.28	
Do	176020	....do	787.84	
Do	176022	....do	13,761.12	
Do	176023	....do	1,550.68	
Do	176024	....do	285.52	
Do	176026	....do	722.08	
Do	176028	....do	4,772.12	
Do	176029	....do	57.64	
Do	176032	....do	11,270.12	
Do	176035	....do	818.64	
Do	176038	....do	1,990.45	
				320,015.60
		Total		637,508.08

INLAND MAIL TRANSPORTATION—POST-OFFICE CARS.

1891 to 1892.

Southern Pacific Co.:

Do	176001	Transportation. July 1 to Dec. 31, 1890	4,964.41	
Do	176001	$570.44 more per quarter from Aug. 8, 1890	905.26	
Do	176032	Transportation, July 1 to Dec. 31, 1890	643.62	
				6,513.29
Do	176001	Transportation, Jan. 1 to June 30, 1891	6,106.50	
Do	176032	....do	643.62	
				6,750.12
Do	176003	Transportation, July 1 to Dec. 31, 1890	1,880.30	
Do	176010	....do	1,834.50	
Do	176014	....do	3,021.00	
Do	176014	$7.56 per quarter more from Aug. 14, 1890	11.50	
				6,747.30
Do	176003	Transportation, Jan. 1 to June 30, 1891	1,895.88	
Do	176010	....do	1,834.50	
Do	176014	....do	3,036.12	
				6,766.50
H. R. 168, 53d Cong., 2d sess., p. 55	176001	Transportation, July 1, 1891, to June 30, 1892	12,146.76	
Do	176003	....do	7,700.85	

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT—Continued.

Executive document in which reported to Congress.	Route.	Appropriation.	Amount.	Total.	Judgment No. 16697 favor Southern Pacific Co.
		INLAND MAIL TRANSPORTATION—POST-OFFICE CARS—continued.			
		1891 to 1892—Continued.			
		Southern Pacific Co.—Continued.			
H. R. 168, 53d Cong., 2d sess., p. 55	176010	Transportation, July 1, 1891, to June 30, 1892	$3,657.48		
Do	176014	....do	6,070.76		
Do	176032	....do	1,277.00		
				$30,852.85	
		Total		57,630.06	
		INLAND MAIL TRANSPORTATION—RAILROAD.			
		1892 to 1893.			
		Southern Pacific Co.:			
S. 148, 53d Cong., 2d sess., p. 9	173001	Remission, third quarter, 1892	42.95		
Do	173001	Remission, fourth quarter, 1892	114.53		
Do	173001	Remission, first quarter, 1893	114.84		
				272.32	
Do	167005	Remissions, fourth quarter, 1892	15.75		
Do	167005	Remission, first quarter, 1893	15.75		
				31.50	
Do	176001	Remission, second quarter, 1893	2.56		
Do	176001	....do	10.23		
				12.79	
		Total		316.61	
		INLAND MAIL TRANSPORTATION—RAILROAD.			
		1893 to 1895.			
		Southern Pacific Co.:			
S. 99, 53d Cong., 3d sess., p. 2	176001	Remission, first quarter, 1893		7.97	
S. 99, 53d Cong., 3d sess., p. 3	167005	Remission, second quarter, 1893		27.63	
Do	173002	Remission, fourth quarter, 1892		8.63	
H. R. 322, 54th Cong., 1st sess., p. 27	176002	....do	13.39		
Do	176010	Remission, first quarter, 1893	21.66		
Do	176031	Remission, fourth quarter, 1892	26.48		
Do	176049	....do	.70		
Do	176050	....do	7.26		
Do	176065	....do	8.38		
Do	176065	....do	27.25		

Do	176065	Remission, third quarter, 1892	20.42	
Do	176065	....do	38.58	
Do	176081	Remission, first quarter, 1893	3.37	
				167.49
H. R. 322, 54th Cong., 1st sess., p. 29.	173001	Remission, third quarter, 1892	14.32	
Do	173001	Remission, first quarter, 1893	14.36	
Do	173001	Remission, second quarter, 1893	43.07	
Do	173002	Remission, first quarter, 1893	6.50	
				78.25
H. R. 324, 54th Cong., 1st sess., p. 23.	173001	Remission, third quarter, 1894	51.09	
Do	173008	....do	4.06	
Do	173008	Remission, first quarter, 1895	4.06	
Do	173008	Remission, second quarter, 1895	4.06	
				63.27
H. R. 324, 54th Cong., 1st sess., p. 24.	176001	Remission, third quarter, 1894	24.30	
Do	176001	Remission, fourth quarter, 1894	4.05	
Do	176003	Remission, third quarter, 1894	106.54	
Do	176006	....do	3.99	
Do	176014	....do	201.58	
Do	176021	....do	7.04	
Do	176023	....do	2.35	
Do	176024	....do	1.83	
Do	176026	....do	1.62	
Do	176028	....do	.61	
Do	176029	....do	.12	
Do	176049	....do	4.27	
Do	176060	....do	4.80	
Do	176065	....do	36.62	
Do	176072	....do	3.69	
Do	176086	....do	2.81	
				406.02
H. R. 324, 54th Cong., 1st sess., p. 25.	176001	Remission, fourth quarter, 1893	48.74	
Do	176001	Remission, second quarter, 1894	3.24	
				51.98
		Total		811.24

SUMMARY OF CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT, BY RAILROADS.

Southern Pacific Co	$696,265.99
Southern Pacific R. R. Co. of California	374,402.44
California Pacific R. R. Co	21,551.22
Stockton and Copperopolis R. R. Co	14,047.09
Los Angeles and Independence R. R. Co	4,368.21
Amador Branch Ry. Co	8,093.68
Total allowed by the Auditor for the Post-Office Department	1,118,728.63

NOTE.—Of the above total of claims allowed by the Auditor for the Post-Office Department, the sum of $345.860.05 is included in Court of Claims judgment 16697, in favor of the Southern Pacific Company.

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

RECAPITULATION, BY APPROPRIATIONS.

Appropriations.	Southern Pacific Co.	Northern Railway Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Los Angeles and San Diego R. R. Co.	California Pacific R. R. Co.	Stockton and Copperopolis R. R. Co.	Los Angeles and Independence R. R. Co.	Amador Branch Ry. Co.	Total.
CLAIMS ALLOWED BY THE FIRST COMPTROLLER AND BY THE AUDITOR FOR THE TREASURY DEPARTMENT.											
Land Office accounts, General Land Office.											
Depredations on public timber, 1893 and prior years	$2,417.25										$2,417.25
Surveying public lands, 1893 and prior years	1,594.39										1,594.39
Protecting public lands, 1893 and prior years	2,189.77										2,189.77
Expenses of inspectors, General Land Office, 1893 and prior years	777.07										777.07
Contingent expenses of land offices, 1893 and prior years	10.85										10.85
Settlement of claims for swamp lands and swamp-land indemnity, 1893 and prior years	49.01										49.01
Miscellaneous accounts, First Auditor's Office.											
Geological Survey, 1893 and prior years	72.91		$76.69		$43.26						192.86
Party expenses, Coast and Geodetic Survey, 1893 and prior years	81.04										81.04
Expenses of special land inspectors, Department of the Interior, 1893 and prior years	62.42										62.42
Propagation of food fishes, 1893 and prior years	8.55										8.55
Defending suits in claims against the United States, 1893 and prior years	111.85		35.95								147.80
Prosecution of crimes, 1893 and prior years	65.22										65.22
Miscellaneous expenses, Bureau of Labor, 1893 and prior years			33.08	$39.70							72.78
Salaries and expenses, Bureau of Labor, 1893 and prior years					48.76						48.76
Investigation of pension cases, special examiners, Pension Office, 1893 and prior years	2.50		125.20	7.95							135.65
Vegetable pathological investigations and experiments, 1893 and prior years	98										98
Miscellaneous accounts, Fifth Auditor's Office, and Office of Auditor for the Treasury Department.											
Preservation of collections, National Museum, 1893 and prior years	.15				2.56						2.71
International exchanges, Smithsonian Institution, 1893 and prior years	.08										.08
Punishment for violation of internal-revenue laws, 1893 and prior years			25.14								25.14

Punishment for violation of internal-revenue laws, 1895	3.91										**3.91**
CLAIMS ALLOWED BY THE FIRST AUDITOR AND COMMISSIONER OF CUSTOMS.											
Expenses of buoyage, 1893 and prior years	19.51										19.51
Supplies of light-houses, 1893 and prior years	32.97										32.97
Expenses of Revenue-Cutter Service, 1893 and prior years			80.55	83.50	50.90						214.95
CLAIMS ALLOWED BY THE SECOND AUDITOR AND SECOND COMPTROLLER.											
Army accounts.											
Pay, etc., of the Army, 1893 and prior years	100.77										100.77
Indian accounts.											
Incidentals in California, employees, 1893 and prior years			12.60								12.60
Incidentals in Arizona, employees, 1893 and prior years				85.80							85.80
Traveling expenses of Indian inspectors, 1893 and prior years			99.41	29.05							128.46
Traveling expenses of Indian school superintendent, 1893 and prior years			53.09	11.10	24.20						88.39
Indian schools in States, support, 1893 and prior years			170.40								170.40
Contingencies, Indian Department, 1893 and prior years			157.62								157.62
Telegraphing and purchase of Indian supplies, 1893 and prior years	23.97										23.97
CLAIMS ALLOWED BY THE THIRD AUDITOR AND SECOND COMPTROLLER.											
Army transportation, 1893 and prior years	178,875.53	$9,946.43	74,824.51	85,915.67	62,578.80	$1.35					412,142.29
Signal Service transportation, 1893 and prior years			3.75	120.45	146.68						270.88
Headstones for graves of soldiers	1.16										1.16
CLAIMS ALLOWED BY THE FOURTH AUDITOR AND SECOND COMTROLLER, AND BY THE AUDITOR FOR THE NAVY DEPARTMENT.											
Pay, miscellaneous, 1893, and prior years	.36										.36
Contingent, Marine Corps, 1893, and prior years	34.25										34.25
Contingent, Marine Corps, 1894	48.53										48.53
Transportation and recruiting, Marine Corps, 1893, and prior years	220.00										220.00
Transportation, recruiting, and contingent, Bureau of Navigation, 1895	108.00										108.00
Contingent, Bureau of Ordnance, 1893, and prior years	4.59										4.59
Contingent, Bureau of Ordnance, 1894	333.67										333.67
Contingent, Bureau of Ordnance, 1895	7.13										7.13
Transportation and recruiting, Navy, 1893, and prior years	244.00										244.00
Contingent, Bureau of Equipment, 1893, and prior years	20.86										20.86

Statement of amounts allowed in the name of the Southern Pacific Company—Continued.

RECAPITULATION, BY APPROPRIATIONS—Continued.

Appropriations.	Southern Pacific Co.	Northern Railway Co.	Southern Pacific R. R. Co. of California.	Southern Pacific R. R. Co. of Arizona.	Southern Pacific R. R. Co. of New Mexico.	Los Angeles and San Diego R. R. Co.	California Pacific R. R. Co.	Stockton and Copperopolis R. R. Co.	Los Angeles and Independence R. R. Co.	Amador Branch Ry. Co.	Total.
CLAIMS ALLOWED BY THE FOURTH AUDITOR AND SECOND COMPTROLLER, AND BY THE AUDITOR FOR THE NAVY DEPARTMENT—continued.											
Contingent, Bureau of Equipment, 1894	$166.44	.....	.....	.....	.....	.....	.....	.....	.....	.....	$166.44
Contingent, Bureau of Equipment, 1895	107.62	.....	.....	.....	.....	.....	.....	.....	.....	.....	107.62
Contingent, Bureau of Medicine and Surgery, 1893, and prior years	28.38	.....	.....	.....	.....	.....	.....	.....	.....	.....	28.38
Contingent, Bureau of Medicine and Surgery, 1894	21.69	.....	.....	.....	.....	.....	.....	.....	.....	.....	21.69
Contingent, Bureau of Medicine and Surgery, 1895	.06	.....	.....	.....	.....	.....	.....	.....	.....	.....	.06
Contingent, Bureau of Provisions and Clothing, 1893, and prior years	660.00	.....	.....	.....	.....	.....	.....	.....	.....	.....	660.00
Contingent, Bureau of Supplies and Accounts, 1893, and prior years	153.48	.....	.....	.....	.....	.....	.....	.....	.....	.....	153.48
Contingent, Bureau of Supplies and Accounts, 1894	571.84	.....	.....	.....	.....	.....	.....	.....	.....	.....	571.84
Contingent, Bureau of Supplies and Accounts, 1895	179.96	.....	.....	.....	.....	.....	.....	.....	.....	.....	179.96
Steam machinery, Bureau of Steam Engineering, 1894	3.94	.....	.....	.....	.....	.....	.....	.....	.....	.....	3.94
CLAIMS ALLOWED BY THE AUDITOR FOR THE POST-OFFICE DEPARTMENT.											
Inland mail transportation—railroad—1893 and prior years	638,114.66	.....	$342,662.08	.....	.....	.....	$21,551.22	$14,047.09	$4,368.21	$8,093.68	1,028,836.94
Inland mail transportation—railroad—1894	51.98	.....	.....	.....	.....	.....	.....	.....	.....	.....	51.98
Inland mail transportation—railroad—1895	469.29	.....	.....	.....	.....	.....	.....	.....	.....	.....	469.29
Inland mail transportation—post-office cars—1893 and prior years	57,630.06	.....	31,740.36	.....	.....	.....	.....	.....	.....	.....	89,370.42
Total	885,682.65	$9,946.43	450,100.43	$86,293.22	$62,895.16	$1.35	21,551.22	14,047.09	4,368.21	8,093.68	1,542,979.44

Grand aggregate of all claims shown herein $1,542,979.44
Of which there is in judgment No. 16697 of the Court of Claims in favor of the Southern Pacific Company 499,208.46

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 237.

THE TORREY BANKRUPT BILL.

APRIL 30, 1896.—Mr. MITCHELL, of Oregon, presented the following papers, which were laid on the table and ordered to be printed:

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WASHINGTON:
GOVERNMENT PRINTING OFFICE.
1896.

THE TORREY BANKRUPTCY BILL.

MEMORIAL OF THE BOSTON MERCHANTS' ASSOCIATION.

To Congress:

Your memorialist, the board of directors of the Boston Merchants' Association, respectfully asks that you will at an early day pass the Torrey bankrupt bill, because its enactment and honest administration will benefit the whole people, and submit for your consideration statements in brief and at length as follows:

Among the nonpolitical questions now before Congress, one of the greatest importance individually to every business man in the country is that of uniform bankruptcy legislation. Under our present system of imperfect and conflicting State laws in insolvency justice to all concerned is rarely obtained, while injustice and hardships abound. Upon the first suspicion of the financial embarrassment of even an honest debtor there begins a "race of diligence among creditors," and in the scramble that ensues the debtor's property is scattered or expended in costs, and he is left helpless and hopelessly encumbered with a load of debt from which no present law can entirely free him. On the other hand, fraudulent failures, many of which are rank swindles, involving large losses, occur with a frequency but too well known to all credit givers. To remedy these evils and to provide one uniform law for the whole country, the Torrey bill was drafted. As a protection to the just creditor and a relief to the honest insolvent debtor, it is generally conceded by thoughtful men in all parts of the country to be as nearly perfect as human wisdom and experience can make it.

Under its provisions anyone may go voluntarily into insolvency, and if honest be relieved from the debts his estate will not satisfy.

Creditors may proceed in bankruptcy against a dishonest or insolvent debtor who has made a protracted default in payments due or manifested his inability or unwillingness to prevent his estate from being absorbed by certain creditors to the detriment of others of equal rights. Farmers and wage earners can not be proceeded against in bankruptcy, but may go voluntarily into bankruptcy.

Proceedings will be instituted only under careful restrictions, and the adjudication will be made, if at all, only after a fair trial and before a jury, if desired.

Everyone will be interested in knowing how, in different circumstances, he may be affected by this proposed law.

Its effects will be, briefly, as follows:

1. *The wholesale dealer and the manufacturer.*—The total number of failures will be materially lessened. The number of fraudulent failures will be reduced to the minimum by the punishment provided. When your customer does fail his estate will be quickly and economically

administered, and you will receive your pro rata share of the assets—no more, no less—and at no expense to you. Unless you are among the very few who now regularly obtain "the lion's share" your losses will be very much reduced. You will also be relieved from the inconvenience of scattering your credit and the annoyance and expense of chasing up claims under a different law in every State.

2. *The retail dealer who is solvent.*—You will be relieved from competition with dishonest persons who "slash" prices on goods they have not paid for and do not intend to pay for. You will also be relieved from much of the demoralization in your trade caused by so-called "bankrupt sales" of goods that are often obtained for a song from someone who has not paid for them.

3. *Those who are temporarily embarrassed.*—You will be protected from coercion by importunate creditors. As no creditor will be able to secure any advantage over another, it will be to the interest of all of them to have you weather the storm and continue in business. If you possess their confidence, you can be sure they will give you every opportunity to pull through while there is a probable chance that you will do so.

4. *The man who is hopelessly insolvent.*—You will retain your exemptions according to the laws of the State in which you live. Your estate will be divided ratably among your creditors. If your course has been honest and you can show a "clean bill of health," you will be discharged from your remaining indebtedness. You will therefore be entirely free to try again, and may better fortune attend you.

5. *The farmer and the wage earner.*—You may voluntarily take the benefit of the law with the same result as explained in No. 4, above, but can not have the benefit of involuntary bankruptcy. Wages due to workmen, clerks, and servants have priority in all cases, not to exceed $300 each, and if earned within three months prior to the commencement of proceedings.

6. *The dishonest debtor.*—Well, "the way of the transgressor is hard."

In general.—Compromises are encouraged. The rights of all are carefully guarded. Present legitimate business methods will not be interfered with.

BEVERLY K. MOORE, *Secretary.*

We beg to attach hereto and make a part of this memorial the following:

THE ASSOCIATED WHOLESALE GROCERS OF ST. LOUIS.

The Associated Wholesale Grocers of St. Louis hereby give formal expression to the gratification they feel that their representative at the first and second sessions of the national convention of the representatives of the commercial bodies was made the permanent president of the organization.

They express the pride they experience by reason of the fact that the bankrupt bill as prepared by their representative and counselor was amended, adopted, and recommended to Congress for enactment, and assert their belief that the measure, when enacted, will enable honest bankrupts to be discharged, honest creditors to realize the benefits of having estates quickly and economically administered, and that it will prevent frauds and furnish an adequate remedy for the punishment of dishonesty.

The association calls attention to the fact that the merchants of the country, who, while they are creditors on the one hand, are debtors on the other, and by reason of their dual position are interested in a perfectly fair law to both the debtor and creditor classes.

Resolved, That this body hereby reasserts itself that the enactment of an equitable uniform bankrupt law would give confidence to the men engaged in trade, and benefit (1) every retail merchant in the United States, because it would enlarge his credit and thereby in effect increase the capital invested in his business, and (2) every jobber in like manner, and enable him to collect at least a part of the price of goods sold.

Resolved, That this association hereby pledges its influence and financial aid to secure the enactment by Congress of the Torrey bankrupt bill, as amended and unanimously adopted by the national convention of the representatives of the commercial bodies of the United States, at Minneapolis, on September 3 and 4, 1889.

Resolved, That the Senators and Representatives in Congress from this State are hereby earnestly petitioned to support that measure when introduced in Congress for enactment.

COLUMBUS (GA.) BOARD OF TRADE.

At a meeting of the Columbus (Ga.) Board of Trade a resolution was passed as follows:

The Torrey bankrupt bill, now pending in the United States Senate, is a measure the passage of which would obtain the end desired: Therefore, be it

Resolved by the Columbus Board of Trade, That it hereby heartily indorses said bill, and urgently requests our representatives in the Senate to use their influence to secure its immediate passage.

THE CHAMBER OF COMMERCE OF THE STATE OF NEW YORK.

To the Chamber of Commerce:

The special committee to whom was referred the Torrey bill, to "establish a uniform system of bankruptcy throughout the United States," respectfully submits the following report:

It is the opinion of your committee, as it has ever been the pronounced judgment of this chamber, that a comprehensive bankruptcy law, having within its reach the entire country, just in its provisions to all classes in interest, inexpensive of operation, and rapid of results, should have a place upon the statute books of the nation.

If objection is made to the enactment of such a law it must come from selfish or interested sources, and should have little weight with those who are charged with the concerns of the National Government.

The United States is eminently a commercial country, and, through its commerce, backed up as it is by agricultural, mineral, mechanical, and scientific development, is rapidly becoming the wealthiest of all the countries of the world.

There is no egotism in the statement, emanating from such an institution as ours, that the American merchant stands out as a central figure in this marvelous condition of progress. He is as necessary to the agriculturist as he is to the mill owner or the newspaper; to the railroad and steamship as to the wonderful discoveries of Morse and Edison; to the Government of his country, as the source from whence is derived

the major portion of its revenues, as to literature and art and every refining influence which creates and furthers social happiness. He stands patron to them all, and through his energy and enterprise is provided the ways and means for their utility and support. In fact, he may be said to be the acknowledged representative of those two great factors in national prosperity—capital and labor—utilizing the far-reaching power of the former, with all the head-working and hand-working departments of the latter, thereby bringing them both to the focus point of the greatest good to all interests throughout the land.

It is consistent, therefore, with her position in this country, that commerce should ask for and receive the fostering care of legislation, and that her representatives, who, of necessity, must hold their fingers continuously upon the commercial pulse, should be best able to detect injurious conditions, and suggest to legislative bodies the needed remedies.

As long as commerce continues to be operated, her votaries will be subject to commercial vicissitudes. Experience has taught us that a very large percentage of those who enter commercial life at some period of their career meet with misfortune. This always must be so, for commerce, properly understood, is legitimate speculation, and in speculation there is an element of uncertainty as to the outcome that can not be eliminated before the end is reached. Hence the possibility of the honest insolvent merchant, who needs protection from the general laws governing debtor and creditor, as much as the suffering creditor requires additional safeguards from the possible acts of the dishonest debtor, and it is to meet this dual need that a national bankruptcy law is requisite that will be operative for or against all alike, throughout the length and breadth of the whole land.

The bill under consideration, known as the Torrey bill, in the opinion of your committee, meets this required need from the standpoints of law and commercial equity. It protects from undue severity the honest man who is overtaken by financial misfortune and who is anxious to make reparation to the extent of his ability in the judgment of his business peers or the court of legal jurisdiction. It visits with punishment the dishonest debtor, who seeks, by collusion or fraud or in any other way, to impose upon or mystify his creditors. It is inexpensive of operation and easily understood, and must rapidly arrive at results. * * * It has received the unqualified indorsement of a large number of mercantile associations, kindred to our own, both in the North, South, East, and West, without any adverse criticism, as far as your committee has been able to learn.

As each of our members has been sent a copy of an extract from the speech of Hon. Jay L. Torrey, the original framer of the bill, in which he minutely explains all of its provisions, your committee will not enter into further details, but submits for the consideration of the chamber the following preamble and resolutions:

Whereas the Chamber of Commerce of the State of New York has always advocated an exercise of the right by Congress to enact a bankrupt law pursuant to the provisions of the Constitution of the United States; and

Whereas the Torrey bankrupt bill, after careful examination by this chamber, is found to be a comprehensive embodiment of the principles which together constitute a wise and just bill, calculated to foster commercial intercourse between the citizens of the United States: Therefore, be it

Resolved, That the Chamber of Commerce of the State of New York hereby indorses the Torrey bankrupt bill.

Resolved further, That a copy of this preamble and resolutions, duly attested by the officers of the chamber, be forwarded to the Senators and Congressmen from the State of New York, with the request that they support the Torrey bankrupt bill, now before Congress for enactment.

All which is respectfully submitted.

A. E. ORR,
F. B. THURBER,
JAMES M. CONSTABLE,
Special Committee.

OMAHA (NEBR.) BOARD OF TRADE.

Whereas an almost universal demand for the enactment of a uniform law has come from all parts of the United States; and

Whereas a national convention of the representatives of the commercial bodies, which held its first session in St. Louis on February 28 and March 1, and the second session at Minneapolis on September 3 and 4, 1889, has unanimously adopted and recommended for passage by the Congress of the United States the bill known as the Torrey bankrupt bill; and

Whereas it is apparent that the bankrupt law of Great Britain, which went into effect in January 1, 1883, has, through its wise and beneficent provisions, grown greatly in favor with both creditor and debtor classes of that country, and the principles embodied therein are generally the same as those embodied in the Torrey bill; and

Whereas we believe a general bankrupt law to be a measure that would have a salutary effect upon business, we would recommend the adoption of the following resolutions:

Resolved, That the early enactment of the Torrey bankrupt law will enable creditors to compel an unreserved showing and surrender of assets and prevent injurious preferences and facilitate just settlements of the estates of insolvent debtors, as a permanent feature of our collection laws; that it is a much-needed measure and one that will benefit business alike in all sections of the country.

Resolved, That the secretary be instructed to forward and communicate this action of our organization to the secretary of the executive committee of the national convention at St. Louis, and to our Nebraska Representatives and Senators in Congress.

RICHMOND (VA.) CHAMBER OF COMMERCE.

Resolved, That the Torrey bankrupt bill meets the approval of this chamber, and that the Senators and Representatives of Virginia in Congress be requested to endeavor to secure its early passage.

MISSOURI BAR ASSOCIATION.

To the Missouri Bar Association.

GENTLEMEN: Your special committee, to whom was referred the Torrey bankrupt bill for examination, respectfully report the following statement and resolution and recommend their adoption:

Whereas the Constitution of the United States reserves the power to Congress of enacting a uniform bankrupt law; and

Whereas the Torrey bill, both in its general features and details, as well as in its arrangement, is the most perfect bill that has yet been presented to Congress for enactment; and

Whereas we believe that the measure, if passed, will prove satisfactory to the individual citizen, whether debtor or creditor, and tend to promote commercial honor and stability: Therefore, be it

Resolved, That the Missouri Bar Association hereby unites with the national convention of the representatives of the commercial bodies of the United States in recommending the Torrey bankrupt bill to Congress for enactment.

Respectfully submitted.

JAS. O. BROADHEAD,
ALEX MARTIN,
C. G. BURTON,
Committee.

BOARD OF TRADE OF PORTLAND, OREG.

Resolved, That the Congress of the United States is hereby respectfully requested to enact at as early a day as possible the Torrey bankrupt bill, which will afford at once an adequate remedy to the just creditor and a proper relief to the just debtor.

THE NATIONAL WHOLESALE DRUGGISTS' ASSOCIATION.

REPORT OF THE COMMITTEE ON CREDITS AND COLLECTIONS.

The resolution passed at the last session calling upon Congress to pass a national bankrupt law has been in part heeded. The Torrey bankrupt bill answers the description of "a simple, economical, and equitable law."

Your chairman asked his attorney, who is one of the most prominent lawyers in Michigan, to examine the bill and to give his opinion as to whether it would be speedy in its operations, an economical method of administering bankrupt estates, and do justice alike to insolvents and their creditors. The opinion reads as follows:

I have examined the pending bankrupt act, now before the United States Senate. I think that its operation will be very efficient, if it becomes a law. It will do away with all State laws regulating the disposition of property by insolvents, and will prevent frauds and preferences by debtors. It will secure all the estates of bankrupts for equal distribution to creditors of the same class, and will tend to make business men more careful in keeping their accounts. It protects all creditors equally in the settlement of bankrupt estates, and affords full and verified information as to the situation and character of any estate that comes into the bankrupt court. Under it all honest and deserving debtors will be discharged. It fixes the expenses of administering such estates at reasonable rates, which is not the case under present laws, and this feature of the act alone ought to be regarded as of great value. I should certainly recommend the act as very beneficial to creditors and debtors.

A memorial is submitted as follows:

To the Congress of the United States:

Your memorialists, the National Wholesale Druggists' Association of the United States, respectfully represent that Congress ought, without delay, to exercise the power conferred upon it by the Constitution to enact uniform laws upon the subject of bankruptcies for reasons as follows:

(1) Commerce is not bounded by State lines, and the laws for its

government and the settlement of the difficulties and controversies which arise in relation thereto ought to be national and uniform instead of varying, as they now do in the several States.

(2) A healthy state of trade can only be sustained when competitors in trade have equal opportunities. It is therefore of the utmost importance that honesty and fair dealing should be enforced upon the members of the mercantile world, and that fraud should be prevented.

(3) The business men of the country constitute for the most part the debtor and creditor classes, and are therefore interested in the enactment and enforcement of voluntary and involuntary bankrupt laws that shall extend reciprocal rights to both of these classes.

(4) The honest insolvents of the country constitute an army, the members of which ought, in the best interests of public policy, to be relieved from their burdens of indebtedness and permitted to pursue such avocations or callings as will best enable them to rear, maintain, and educate their families, and become useful members of society.

Be it therefore resolved as follows:

(1) *Resolved*, That the varying State insolvency laws should be superseded by a simple, economical, and equitable national bankrupt law.

(2) *Resolved*, That it is unfair to men who are conducting a legitimate business and unprofitable to the community at large that it should be possible, as it now is, for itinerant tradesmen to sell goods at sacrifice sales and make good their losses by swindling their creditors.

(3) *Resolved*, That as both debtors and creditors we ask for the passage of a comprehensive law and deprecate any attempt to pass a voluntary law, because it would impair the credit of the business men of the country and make possible the practice of gigantic frauds.

(4) *Resolved*, That honest insolvents who have made a complete statement of their affairs and an honest surrender of their property ought to be discharged from their indebtedness over and above the amounts paid in dividends by their estates.

(5) *Resolved*, That the Torrey bankrupt bill is a wise embodiment of the principles of bankruptcy, and that Congress is hereby called upon to enact it without delay.

(6) *Resolved*, That a copy of this memorial be submitted to the House of Representatives and the Senate of the United States.

(7) *Resolved*, That the various drug organizations throughout the country are hereby requested to cooperate herein by the passage of appropriate resolutions in favor of the desired legislation, and that the members of the drug trade are hereby urgently requested to write letters to the Senators from their States and the Representatives from their districts, urging them to secure the early consideration and passage of that bill.

(8) *Resolved*, That the president is hereby authorized to appoint a committee of nine members to submit the memorial and cooperate with the officers and committeemen of the national convention of the representatives of commercial bodies of the United States to secure favorable action by Congress on the pending measure.

SUNDANCE (WYO.) BOARD OF TRADE.

At a meeting of the trustees of the Sundance Board of Trade the following document was presented by M. Heinz, esq., and on motion was duly adopted:

Whereas the members of the Sundance Board of Trade have carefully considered the Torrey bankrupt bill; and

Whereas we consider it to the best interests of the whole of the great West and to the State of Wyoming that said bill should become a law: Therefore, be it

Resolved, That the Sundance Board of Trade hereby indorses the Torrey bankrupt bill and respectfully urges its passage by Congress.

Resolved further, That it hereby urges the Senators and Representatives in Congress from Wyoming to give their support to that measure.

THE CHAMBER OF COMMERCE AND INDUSTRY OF LOUISIANA, AT NEW ORLEANS.

To the Chamber of Commerce and Industry of Louisiana.

GENTLEMEN: The committee appointed by the Chamber of Commerce and Industry of Louisiana at its last session to examine the bankruptcy bill prepared by Jay L. Torrey, esq., and adopted by the National Board of Trade at its late session held at Louisville, respectfully submits for the consideration of this chamber the following report:

Your committee have examined carefully, line by line and section by section, the whole of said bankruptcy bill. * * * The author of the bill has undertaken to embody in his bill all that is judicious and excellent from other bankruptcy laws and bills, and has added thereto some new provisions, which are eminently proper in any bankruptcy law. Of the many wise provisions and clauses in the Torrey bill we enumerate the following:

(1) The great saving of expenses and costs in bankruptcy cases, thereby increasing the amount of dividends going to the creditors.

(2) The avoidance of delay in closing up cases, whereby the creditors realize in a very short time their share of the assets and the bankrupt is enabled to engage again in commercial pursuits.

(3) In closing the doors to fraudulent debts and unjust preferences and in restraining wild speculations with the money of creditors and debtors and with merchandise not paid for.

(4) In having a fixed compensation to the officers in the administration of the law.

(5) In adopting the practice of courts of equity in cases of contempt before the referee. * * *

The Torrey bill substitutes the word trustee for assignee and referee for register. While the duties and powers are substantially the same, yet the words trustee and referee are technically more correct.

The bill confers power on the Supreme Court of the United States to frame and promulgate general orders, rules, and forms in bankruptcy. The proper administration of a bankruptcy law is in a very great degree dependent on such general orders, rules, and forms.

In conclusion, the committee reports that the Chamber of Commerce and Industry of Louisiana should join the National Board of Trade in recommending the Torrey bill as a measure which will tend to advance the interests of trade and commerce and be an aid to honest citizens and a terror to evil doers who have practiced or who contemplate fraud in any form, and that the bill should become a law, as one just alike both to the creditor and debtor.

Resolved (1), That the Chamber of Commerce and Industry of Louisiana fully realizes the importance of a national bankrupt act and believes that the enactment and enforcement of the Torrey bill will secure protection to the honest merchant, inflict punishment on the dishonest merchant, and establish a uniform system for the collection, preservation, and distribution of the assets of insolvents at a minimum cost.

Resolved (2), That this chamber is in sympathy with the other commercial bodies of the United States and joins with them in a sincere hope that the next Congress will enact the bankrupt law adopted by the convention of commercial bodies.

Resolved (3), That the Torrey bill meets the mercantile necessity for a national bankrupt law and that our Representatives and Senators in Congress are respectfully petitioned to support that bill when presented for adoption.

Resolved (4), That in the judgment of this body the Torrey bill embodies a practical method of preventing fraudulent preferences, punishing dishonest debtors who purchase merchandise by false representations and demoralize trade by sacrifice sales, and the solution of the question how to secure a pro rata distribution of the assets of insolvents between the bona fide creditors promptly and at a small cost.

Resolved (5), That the report of the committee be, and the same is hereby, approved and adopted as the sense and opinion of the Chamber of Commerce and Industry of Louisiana, and that said report be considered as a part of these resolutions, and that a copy thereof be forwarded to Senators and Representatives in Congress.

THE NATIONAL PAINT, OIL, AND VARNISH ASSOCIATION.

Resolved, That the National Paint, Oil, and Varnish Association hereby reaffirms the resolution heretofore passed indorsing the Torrey bankrupt bill, and calls upon the Senate of the United States to pass it in its present form, instead of eliminating therefrom the involuntary system, as proposed by a resolution now on the Calendar, and respectfully submits that the passage of a bankrupt bill embracing only the voluntary system would be hurtful to the best interests of the debtors and creditors of the country, as it would make possible the perpetration of gigantic frauds, and as a result would tend to destroy confidence and curtail credits.

THE PHOTOGRAPHERS' ASSOCIATION OF AMERICA.

To the Photographers' Association of America:

GENTLEMEN: Your special committee, to whom was referred a copy of the Torrey bankrupt bill, with instructions to report during the present session what course they recommend with reference to the same, beg to report as follows:

The Constitution of the United States reserves to Congress the power to pass uniform laws upon the subject of bankruptcy, and forbids the States from impairing the obligation of contracts, and as a result the States can not enact legislation that is comprehensive of the subject.

The Torrey bankrupt bill is national in its character and is designed to promote confidence between men in different sections of the country, extend and enlarge business transactions, promote morality, prevent the perpetration of wrongs, punish wrongs which are perpetrated, and enable unfortunate honest men to secure a new lease of business life without practical harm to their creditors.

We anticipate that the enactment and enforcement of this measure will, by regulating commercial intercourse and securing every manufacturer and dealer against losses incident to fraudulent preferences, reduce the price of commodities. In other words, the honest men at present have to pay numerous profits upon all of their purchases, whether of

goods for the purpose of business or the necessities of life, because of the fact that the people from whom they purchase suffer great losses at the hands of dishonest men, and as a result have to charge their losses to the honest men who pay their debts. Just in proportion as the sellers of goods are secured against losses, the prices of goods will be reduced to the consumers.

Your committee are therefore of the opinion that this association, in its national character, is interested in the enactment of the law, and that the members are also interested, not only in their business and professional capacities, but also as citizens, and accordingly submit the following:

Resolved, That the Torrey bankrupt bill is hereby approved and indorsed as a measure which embodies provisions for both voluntary and involuntary bankruptcy, and is calculated to promote alike the interests of debtors and creditors.

Resolved, That Congress is respectfully urged to enact the bill without delay, and the President of the United States to approve it.

All of which is respectfully submitted.

H. McMICHAEL.
F. W. GUERIN.
W. G. ENTREKIN.
J. B. PELGRIFT.
C. W. MOTES.

THE FIRST WESTERN STATES COMMERCIAL CONGRESS, HELD AT KANSAS CITY.

Present: Governor David R. Francis, of Missouri, president, and delegates from the States and Territories west of, and including, Michigan, Ohio, Kentucky, Tennessee, and Alabama.

Resolutions were submitted, considered, and adopted as follows:

Resolved, That a national bankrupt law is urgently needed; that its provisions should be equitable and just, its terms clear and concise; that it should be prompt and inexpensive in operation, avoiding preferences, obstructing frauds, punishing dishonesty; that it should protect alike debtor and creditor, bringing liberty to the unfortunate, while restraining the unscrupulous, and that we recommend Congress to enact such a law.

Resolved, That the members of this body, irrespective of their political affiliations, and without regard to the place of their residence, and in behalf, as they believe, of the best interests of the whole people, petition Congress to enact the Torrey bankruptcy bill, which was passed by the last House of Representatives and favorably recommended for enactment by the Committee on the Judiciary of the Senate.

CONTRACTORS AND BUILDERS' BOARD OF TRADE OF ST. PAUL.

To the Chairman of the Executive Committee:

SIR: I have the honor to inform you that this board has instructed me to convey to you its indorsement of the Torrey bankrupt bill and its belief that the best interests of the country's business require the enactment of that bill by Congress.

I am, sir, very respectfully, yours,

H. R. HAMILTON,
Secretary.

THE TRANSMISSISSIPPI COMMERCIAL CONGRESS, HELD AT DENVER.

Present: Hon. Edward P. Ferry, president, and delegates from the States and Territories west of the Mississippi River.

The committee on resolutions reported and the congress unanimously adopted, accompanied by applause, a resolution as follows:

Resolved, That since the Federal Constitution reserved to Congress the power of passing uniform laws upon the subject of bankruptcy, this body calls upon Congress to pass the Torrey bankrupt bill, to the end that fraud may be prevented, bankrupt estates cheaply and quickly administered, and honest bankrupts discharged.

LOS ANGELES (CAL.) BOARD OF TRADE.

At a regular monthly meeting of the Los Angeles Board of Trade the Torrey bankruptcy bill was presented for consideration and referred to a committee of three for report. At the regular meeting a month later the following recommendation was laid before the board and adopted:

Your committee to whom was referred the Torrey bankruptcy bill would most respectfully recommend that this board indorse the passage of the same.

While the State of California has a similar law, the passage of the Torrey bill will not only make a uniform law throughout the United States, but it will put the administration of bankrupt estates in the hands of the United States courts, who, perhaps, are in many cases less liable to be biased or prejudiced by political influences.

E. F. SPENCE,
JOHN R. MATHEWS,
B. F. COULTER,
Committee.

CLIPPINGS FROM THE PRESS

CONCERNING

NATIONAL BANKRUPTCY LEGISLATION.

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THE TORREY BANKRUPTCY BILL.

The opinion of Chief Justice Stone of this State in regard to the Torrey bankruptcy bill, published in the Age-Herald several days since, has attracted much attention. The Memphis Commercial makes it the subject of an editorial of some length, and considers it a matter "of importance" that this learned jurist regards the bill as better in every particular than the act of 1840 or that of 1867."

The passage of the bill is earnestly advocated by all of the large commercial bodies throughout the country as a business necessity, and the approval of its legal aspect by prominent lawyers furnishes a strong argument in its favor. * * *—Age-Herald, Birmingham, Ala.

CHIEF JUSTICE STONE ON BANKRUPTCY LEGISLATION.

What is known as the Torrey bankrupt bill passed the House on July 24, 1890. It went to the Senate and the Judiciary Committee of that body reported favorably upon it.

Hon. George W. Stone, our worthy chief justice of Alabama, has been interviewed as to this measure and gives it as his opinion that, considered as a whole, the bill is a good one, and he hopes that it will be enacted by the present Congress.

As to the effort that is being made to have the bill apply only to voluntary bankruptcy, Judge Stone says that the best interests of the people would be jeopardized by the enactment of a purely voluntary law.

The Torrey bill seeks to remedy the defects that made the former bankrupt act so unpopular and which led to its repeal. It simplifies the machinery and reduces the expenses. It provides for a convenient hearing of causes by a referee who may be ordered to sit at some point near the home of the bankrupt.

Speaking of the provisions of the pending bill the judge said:

"Viewed from a moral standpoint, I doubt the policy of voluntary bankruptcy, but the principle is probably so rooted in the public mind that to oppose that would defeat all bankrupt legislation.

"A bankrupt system has two aims—to prevent fraudulent preferences by securing to all the creditors alike an equal participation in the bankrupt's assets. It treats all collectible debts, save those of a public nature, as of equal dignity and binding obligation. This is strict honesty. Its second aim is to restore to honest debtors, who are borne down by their obligations, the power and privilege of employing their energies and business qualifications in acquiring an honest living, and thus adding to the general welfare. This last object is the only justification or excuse for granting the privilege of voluntary bankruptcy. Honestly exercised it leads to beneficial, economic results. Its facile perversion to abuse is the argument against it.

"The great benefit of a bankrupt law is found in its prevention of fraudulent preferences, no matter in what form they may be attempted. And the demand for such prevention against all business or money corporations is, in my experience and observation, just as imperative as when the attempt is made by natural persons. Incorporated capital is frequently perverted to pernicious uses, and the demand for protection against fraud should meet a hearty response from the law-making power."

When his attention was called to the fact that there is now pending in the Senate a resolution to strike out the involuntary provisions of the bill, and leave it simply a voluntary measure, he said, in a very earnest manner: "The enactment of a purely voluntary bill would, in my judgment, make it possible for the perpetration of the grossest frauds. The scandals incident to both of the laws administered while I was a practitioner arose chiefly out of the voluntary provisions of the bill; that is to say, those cases in which proceedings were instituted by creditors resulted for the most part in either the defeat of the proceedings or the administration of the estate, while there were many cases in which parties deliberately prepared to go voluntarily into bankruptcy, and succeeded in the consummation of their intent in such manner as to engender the belief that the proceedings were fraudulent, and that unfair advantage had been obtained by the bankrupt over his creditors."—Register, Mobile, Ala.

THE BANKRUPTCY ACT.

Much interest has been manifested in the bankruptcy act pending in Congress. It provides. * * * —Advertiser, Montgomery, Ala.

WHAT LEADING EDITORS HAVE TO SAY.

The House of Representatives of the last Congress passed the Torrey bankruptcy bill by a large majority. The Senate committee to which it was referred reported it favorably, but its position on the Calendar, coupled with its length and importance, prevented its consideration. It will therefore have to be introduced in the present Congress as an original measure.

In order to ascertain the views of prominent editors visiting the National Press Association, the St. Paul Pioneer Press obtained a number of interviews, a few of which are given below:

Mr. E. W. STEPHENS, president of the National Editorial Association: "I know more about the author of the Torrey bankruptcy bill than about the measure itself. He attended college at Columbia, Mo., where I lived, and was one of our self-supporting students. While there he did, I remember, a large job of directing wrappers for me between the hours of his recitations. Upon leaving the university he went to St. Louis and entered upon a course at the St. Louis Law School, where he graduated a couple of years later. While there attending the law school he supported himself by carrying newspapers on the Globe and afterwards upon the Globe-Democrat.

"The fact that he has drafted and advocates the passage of a bankruptcy bill would give me great confidence in the merits of the measure. He has shown great industry and fine executive ability in the management of the bankruptcy agitation, and from what I have learned of the movement it seems altogether likely that the bill will be passed."

Prof. JAMES MITCHELL, of the Arkansas Democrat, Little Rock, Ark.: "My attention was first called to the Torrey bankruptcy bill by ex-Attorney-General Garland, who sent me a copy of it, and referred to it as the best measure which had been formulated upon that subject. I have since given the bill very careful attention, and concur fully in the views expressed by General Garland.

"The measure requires a strict accountability on the part of the officers administering it; provides only minimum compensation for services rendered; has made provision for as few additional officers as possible, and altogether is a perfectly fair and plain measure.

"It has been indorsed by our Arkansas Lumbermen's Association, the Fort Smith Chamber of Commerce, and Helena Chamber of Commerce, the Little Rock Board of Trade, and also the Pine Bluff Board of Trade."

Among the prominent men who are connected with the bankruptcy movement in our State are Messrs. James H. Clendening, Fort Smith; John G. Fletcher, Little Rock; Albert S. Honnet, Pine Bluff; John J. Hornor, Helena; George G. Latta, Hot Springs; Logan H. Roots and William G. Whipple, Little Rock.

Hon. OWEN SCOTT (Representative in Congress from the Fourteenth district of Illinois, a resident of Bloomington, and formerly of The Bulletin): "I would not care at this time to give expression to an opinion as to a bill which is likely to come before the next House, but I will say in a general way, from observations under the old law, that it contained many provisions which should not be in any law; it was possible to secure results under it which were in favor of dishonest men and in militation of the best interests of honest men.

"If a law shall be presented to Congress which shall make it easier for honest men to do business and tend to discourage dishonesty and punish those who are guilty of fraud, I shall be glad to give it my personal support."

Dr. W. D. H. HUNTER, first vice-president of the National Editorial Association and editor of The Register, Lawrenceburg, Ind.: "I think there ought to be a general law under which the men who have honestly failed should be discharged. The evil under preceding laws has been that undeserving people were benefited. Very rigid provisions should of course be made in such a law to prevent a duplication of the frauds under the old law. So far as I know, the Torrey bankruptcy bill which passed the last House of Representatives has been favorably received by the citizens of our State.

"Our people, for the most part, are of the conservative class, and such a law would not, I think, be very much enforced in behalf of insolvents, but because of its provisions against the perpetration of fraud would probably add to the conservative tone of our transactions and redound to their benefit.

"I think such a law should be in force for reasons akin to those which justify exemptions and homestead laws.

"One feature of the law in question which I think is as it should be, is a granting of a discharge to those who have honestly failed without requiring as a condition precedent the payment of any per centum. My recollection is that under the old law the experiment of requiring the payment of a per centum was tried, but finally abandoned as the wrong basis for the granting of a discharge. That is to say, a discharge is justified only upon grounds of public policy, and

is therefore to be granted only to honest people. To say that it might be granted upon any other basis than those of the honesty of the beneficiary would be to pervert the reasoning which justifies a discharge upon any ground."—Arkansas Democrat, Little Rock.

ONE THOUSAND BUSINESS FIRMS PETITION FOR ITS PASSAGE.

Senator Cullom presented to-day to the Senate thirty-five petitions in favor of the Torrey bankruptcy bill from about 1,000 prominent business houses in Chicago. Many of these firms heretofore protested against the enactments of the bill, but are now urging its immediate passage.—Gazette, Little Rock.

THE BANKRUPTCY BILL.

The Torrey bill, pending before Congress, differs very materially from the old law in the methods of collecting and distributing the assets of bankrupt estates. Nearly all the great mercantile bodies in the country have petitioned for its enactment.

The responsibility for its passage now rests with the Senate. It was well matured before it was passed by the House, and the Senate, though pretty well loaded up with measures, can not afford to permit it to fail. * * * —Express, Los Angeles, Cal.

AN IMPORTANT MEASURE BEFORE CONGRESS.

* * * * An important measure before Congress is the bankruptcy bill. There has been no national bankrupt law since 1878, when the act of 1867 was repealed. That law was a very imperfect one. It was drawn to meet the financial emergencies growing out of the war. It was unnecessarily complicated, and the proceedings under it were too costly.

Since that time there has always been a bankruptcy bill of some sort before Congress. The one now pending is known as the Torrey bill. It has been amended by the Judiciary Committee, and as it now stands has the approval of the business men of the country to a large extent. It is reported that more than 200 leading commercial bodies have urged its passage by the present Congress. It has the merit of simplicity, celerity, and cheapness of administration.

The former bankrupt law created so much prejudice by reason of its maladministration that for years it has not been possible to pass a really good bill.

One member from Alabama who opposed the bill, admitted that it was one of the best and most carefully considered bankrupt measures ever brought before Congress. There had been so much fraud and perjury committed under the former law that, good as the present measure might be, there were many who would not support it. There is some probability that the bill may become a law before the expiration of the present session of Congress.—Bulletin, San Francisco.

PLAIN AND CLEAR.

The bankrupt bill drawn by Judge Torrey is very plain and clear. * * *—Call, San Francisco.

A BANKRUPT LAW.

The bankrupt bill which was promulgated by the convention at Minneapolis should pass both Houses and become a law.

The last bankrupt law was passed in 1867 and served a useful purpose, though it provoked much criticism. An arbitrary and unwise provision required the debtor to pay 30 cents on the dollar of his liabilities before he could obtain a discharge. Seven years after its passage it was amended, and Congress went too far in the other extreme, the debtor held the creditor at his mercy. This defect caused so much dissatisfaction that the law was repealed in 1878. Since then we have had no general bankrupt law. Several States, among others California, have bankrupt laws in force, but, as they can not interfere with debts or property in other States, they are not of much general use.

It is now proposed to pass a law by which a debtor whose hands are clean and whose record is straight shall obtain a discharge in bankruptcy, no matter how small a dividend he may pay.

The bill further provides that a merchant who defaults on his mercantile paper for thirty days may be thrown into bankruptcy by his creditors and his estate liquidated. Fraud, of course, in any shape, is a bar to a discharge in bankruptcy. Some such measure as this is likely to commend itself to the business community

The old notion was that a man who did not or could not pay his debts was a villain who should be punished vindictively by imprisonment, if necessary, for life. It one day occurred to creditors that the poorest way of putting a man in condition to pay his debts was to lock him up where he could not earn money; and the practical result of this discovery was the abolition of imprisonment for debt.

Simultaneously with this improvement in the law, it was provided in all mercantile countries that a merchant who became unable to meet his liabilities through losses which he could not avert should have a chance to rehabilitate himself if he surrendered his property to his creditors. He got a discharge in bankruptcy,

and was able to resume business without resorting to the subterfuge of trading under the name of his wife or some other relative.

The question now is whether it would not be better for the business community to revive this system by enacting a general bankrupt law.—Call, San Francisco.

ESSENTIAL TO INTERSTATE COMMERCE.

The national Constitution confers upon Congress the right to "establish uniform laws on the subject of bankruptcies throughout the United States." This right has been exercised on three occasions, but always in such an imperfect manner that the effort was soon abandoned.

Since the repeal of the last national bankruptcy law, in 1878, the need of a new and better one has been becoming increasingly manifest. The enormous volume of interstate commerce pours across the imaginary lines that separate the States, and finds itself fretted and obstructed by forty-four different codes of laws on perhaps the most vital matter in the whole domain of trade, the relation of commercial debtors and creditors.

The objects of a national bankruptcy law would be to diminish the number of failures, to prevent the sacrifice of assets, to suppress fraudulent insolvencies, to give trade a solid basis of confidence, to give all creditors equal opportunities, to establish a uniform system of collections, to facilitate prompt and economical settlements between creditors and crippled debtors, to prevent oppression, to secure an accurate knowledge of the affairs of bankrupts, and to relieve honest debtors of obligations which they can not pay, but which keep them from getting upon their feet for a fresh start.

The Torrey bill, now pending in Congress, secures all these objects. It is pronounced by experts to be the most perfect bill ever prepared on the subject. It carefully guards the rights both of debtor and creditor.

The leading commercial bodies of the country, including the San Francisco Chamber of Commerce, the Pacific Coast Board of Commerce, the Portland Board of Trade, and the chambers of commerce of Seattle and Tacoma, have petitioned for its passage.

The present "business Congress" has less than three weeks more to serve. It has not yet passed any business measures, and if it is going to do anything for a record in that direction it is time to begin. There is no better place for a start than in the Torrey bankruptcy bill.—Examiner, San Francisco.

WITHOUT A BANKRUPTCY LAW.

The impotency of Congress to legislate upon any subject not backed by a strong lobby is demonstrated by the abortive attempts of the chambers of commerce of the country to have a national bankruptcy law passed.

The old law was repealed some twelve years ago, with the avowed intention of superseding it with a newer and better one. Two or three years were spent in procuring a concurrence of opinion as to what was actually needed.

At last a bill was drafted which, with certain amendments, was approved by the boards of trade and chambers of commerce throughout the land. It got into Congress, and was reported upon favorably by committees in both Houses. We believe that it passed the House but did not have the good luck to get through the Senate. There was no money in it and no lobby behind it, and so it had to give way to less important measures that were more fortunate in these respects.

It has long been a badly needed law. Trade has been seriously hampered by the absence of any means of compelling dishonest debtors to pay foreign or other State creditors.

The present state of affairs is a serious reflection upon the lawmaking power. It is discreditable in the extreme that while every pettifogging little job that there is money in can be got through, a matter of great national interest fails session after session because no one individual is sufficiently interested in it to pay money to have it passed.

The chambers of commerce are, however, about to make a strong and better effort to get it clothed with the sanction of law. They should give their Congressmen such an earwigging as will keep them up to their duty.—News Letter, San Francisco.

A NONPARTISAN MEASURE.

The Torrey bankrupt bill was one of the many bills snowed under when the Fifty-first Congress adjourned sine die on the 4th instant.

It was one of the measures that should have been passed, and one, too, that possessed strong supporters all over the land, such men as Judge Littleton W. Moore, of Texas; Hon. John H. Rogers, of Arkansas; Congressman John C. Tarsney, of Kansas City, Mo.; Col. Wm. C. Oates, of Alabama; Hon. L. B. Caswell, of Wisconsin; Representative John T. Heard, of Missouri; Senator Hoar, of Massachusetts; Senator Joseph N. Dolph, of Oregon; Senator Gray, of Delaware; Senator Watson C. Squire, of Washington; Col. A. G. Dickinson, of New York; and a host of others.

It was not a partisan measure, but was advocated by the thinking, progressive men of all parties, and when under consideration in the House of Representatives it was supported in speeches de-

livered by Representatives William L. Wilson, of West Virginia; Littleton W. Moore, of Texas; Walter I. Hays, of Iowa; Thomas C. Catchings, of Mississippi; William McAdoo, of New Jersey; and Joseph H. Outhwaite, of Ohio, all of them Democrats, and by Representatives Ezra B. Taylor, of Ohio; James Buchanan, of New Jersey; George E. Adams, of Illinois; Bishop W. Perkins, of Kansas; and Nathan Frank, of Missouri, all of them Republicans. Why it did not become a law, is beyond our ken—Blade, Santa Ana, Cal.

EQUITABLE AND ECONOMICAL.

Chicago business men who urge the passage of the Torrey bankruptcy bill call attention to the fact that in a number of recent failures preferences, by means of chattel mortgages mainly, were given to large creditors, bankers, merchants, and relatives. The claims of the banks and merchants were, no doubt, bona fide, which can not be said of the claims of relatives in all cases; but in either case the general creditors found little, if anything left for them.

It is claimed on behalf of the bill that it aims at an equitable, economical, and expeditious settlement of the estates of bankrupts.—Yolo Mail, Woodland, Cal.

WOULD BENEFIT DEBTOR AND CREDITOR.

There is a growing sentiment in favor of the enactment of a bankrupt law by Congress. At a convention recently held in Minneapolis for the purpose of framing a national bankrupt act, a bill drawn up by Jay L. Torrey, of St. Louis, was indorsed.

An effort will be made to induce Congress to pass this or a similar bill. It is probable that there will be some legislation of this character before a great while.

A national bankrupt law was enacted by Congress in 1867, but abuses of a serious character were ultimately developed under it, and it was repealed in 1878. Since the repeal of that law the estates of insolvents have been settled under the various insolvent debtor laws of the States, except in cases where courts of equity have appointed receivers. It has been customary to appoint receivers to adjust the difficulties of insolvent railway companies.

That a national bankrupt law, if properly framed and wisely executed, would be a good thing, would probably be admitted to be true by the majority of merchants. It often occurs that a merchant encounters misfortunes or innocently makes mistakes which prevent him from meeting the claims of his creditors. The more expeditious creditors get out attachments and secure their claims, while the others get nothing or very little. As for the debtor, he is ruined and is unable thereafter to do business except at a great disadvantage. This hurts the creditor as well as the debtor.

A national bankrupt law would correct many of these evils. After he received his discharge in bankruptcy, the debtor would be able to go out in the world and begin business again without fear of being embarrassed by his creditors. Of course fraud would prevent a debtor from receiving a discharge.

The object of the law would be to relieve those debtors whose troubles and embarrassments were due to misfortunes which they could not avoid or the innocent mistakes for which they could not be condemned. It would not be intended for a cloak to fraud nor as a shield to swindling.—Republican, Denver.

SHOULD PROTECT DEBTOR AND CREDITOR.

All hope of the passage of a bankruptcy bill must be abandoned during this [last] session of Congress.

It looks, furthermore, somewhat as though an effort would be made to restrict the operation of the proposed bankruptcy law to cases of voluntary bankruptcy. A provision to this effect would be very objectionable.

A bankruptcy law should be enacted, not alone for the benefit of debtors, but also for the benefit of creditors of men who are unable to discharge their obligations. If a merchant is unable to meet his liabilities, his creditors ought to be enabled to institute proceedings in United States courts to declare him a bankrupt and to distribute his estate among the creditors.

It is surprising that there is so much opposition in Congress to the enactment of a bankruptcy law. A law of this sort is not an open door to fraud and oppression. It may be made the means of doing justice to creditors and at the same time of enabling an honest debtor to start again in business under circumstances which would enable him to recover his lost ground and finally discharge all his obligations, dollar for dollar.—Republican, Denver.

WOULD STRENGTHEN CREDIT.

The report of a special committee of the Denver Chamber of Commerce on the Torrey bankruptcy bill is highly praised in a recent issue of Bradstreet's.

One of the points made in this report in favor of the enactment of a bankruptcy law is that it would promote commercial honesty and commercial integrity, and prove beneficial both to the creditor and the debtor class.

A bankruptcy law would do away with those incentives to prefer a particular

creditor, which affect merchants who are pressed by their creditors under the present system. Every such merchant would recognize that his creditor could not, by taking forcible possession of his property, dissipate it and thus prevent him from realizing upon it as much as he should. This would strengthen credit and thus encourage trade.

The good results of this would be reaped by the consumer as well as by the retail merchant.

The loss which is incurred by a merchant through bad debts ultimately falls on the consumer, for in fixing the price upon his goods the merchant places that price high enough to cover the percentage of probable loss through the failure of delinquent debtors to discharge their obligations. This compels the retail merchant to charge more for the goods he sells, and thus finally the loss falls on the consumer. But if creditors were protected, there would be less occasion for them to make these excess charges, and consequently goods could be sold cheaper.

In short, a bankruptcy law would strengthen credit, and whatever strengthens credit increases trade and reduces the price of the article in the hands of the consumer.

Wholesale merchants in the East would be more willing to sell to Western customers, and this would enlarge the field in which the Western retail men could buy their supplies. But, as the Denver Chamber of Commerce report shows, this would not destroy the business of Western wholesalers, for they, too, would reap a benefit from the strengthened credit of their customers.

Business men generally throughout the United States are in favor of the enactment of a bankruptcy law.

The Torrey bill seems to be the best one thus far framed. It avoids, in a large measure, the defects of the old law, and expedites the settlement of bankrupt estates at a comparatively small cost. This measure will be introduced in Congress at the approaching session, and if the wish of the merchants shall control the action of that body the bill will become a law.—Republican, Denver.

IN THE INTEREST OF COMMERCE.

Congress should during this session enact a bankrupt law. What is known as the Torrey bankrupt bill should be passed. * * *

One of the objections to the old bankrupt law was that it was very expensive in its operation, consuming a large part of a bankrupt's estate in fees to court officers. An effort will be made to avoid this evil as far as possible in the new law. * * *

The purpose of the bill appears to be to hasten a settlement of bankrupt estates and thus avoid the tedious delays that were common under the old bankrupt law. * * *

The bill is the product of much study and considerable labor on the part of men who are seeking to secure the enactment of a national bankrupt law. In its main features it seems to be good, and it probably avoids a good many of the objections which were justly brought against the old law.

That the interests of trade and commerce demand the enactment of a law of this sort can not be questioned. The State insolvency laws do not supply the need of a national bankrupt act. A State has no power to enact a law impairing the obligation of a contract, and consequently no State insolvency law can give a debtor a complete discharge from his obligations to his creditors upon the payment of only a part of his indebtedness.—Republican, Denver.

DEBTORS AND CREDITORS EQUALLY PROTECTED.

The bankrupt bill now pending before the House, which is to be considered in a few days, is the result of a compromise between the creditor and debtor interests, and is very generally approved by all the bar associations throughout the country who have given special attention to the subject.

There seems to be a general demand for some measure on this subject.—Rocky Mountain News, Denver.

HOPES THAT IT WILL BE PASSED.

Among the men in attendance at the Transmississippi Commercial Congress who have performed notable services in behalf of the commerce of the country is Judge Jay L. Torrey, the St. Louis attorney, who is the author of the Torrey bankruptcy bill.

That measure was adopted, named, and promulgated by a national convention held at Minneapolis two years ago. It has since received the approved of prominent industrial, commercial, and professional bodies all over the country

The last House of Representatives passed it by a large majority as a business and not a political measure. The committee of the Senate recommended it for enactment by that body, but it was not reached for consideration. It will, of course, be before the next Congress when it convenes in the fall.

The Transmississippi Commercial Congress indorsed the bill yesterday in a complimentary resolution, which was adopted by unanimous consent, accompanied by applause. It may be, therefore, fairly surmised that the measure is one which is designed to promote the best interests of at least all the States west of the Mississippi.

The author of this measure was called upon last night at the Windsor Hotel by a reporter of this paper. In the course of the talk upon the subject, Judge Torrey said:

"The merits of the bill are to be attributed largely to the fact that we have labored diligently to make it a measure acceptable to and designed to promote the best interests of the whole people, and in the course of the work have taken into our counsel and confidence everybody in the whole country who was willing to work upon the subject or who had suggestions to make. We have said from the beginning and still say that we regard critics as benefactors and that if we can not answer such arguments as may be made in opposition to any provision of the bill we will insert the wisdom of the argument in the measure. In other words, we are trying to give to the country a perfectly fair and impartial law, and are very anxious that its defects, if any, should be corrected before it is passed by Congress."

When questioned as to the chief benefits to arise from the passage of the bill, the author said:

"There are so many benefits to be derived that it would be difficult to designate the most important. The honest poor man thinks, of course, that the provision for his discharge from his indebtedness would be the most important. The man in business who realizes that his credit will be extended and that he will be shielded from the possibility of being broken up in his business by an attachment by some malicious creditor will, of course, regard those provisions of the bill as most important, while the manufacturer and distributer of goods will be quite certain that there are no provisions of the bill of such moment as those which relate to the prevention of preferences and to punishment for fraudulent disposition of goods and other acts which are chiefly the acts of dishonest persons.

"The people as a whole are interested as consumers, because the bill is designed to reduce the hazard of doing business, and as a result the price of commodities will be reduced; they are also interested, as the existence upon the statute books of such a law will probably prevent a panic, as every debtor will know that under the provisions of the law he will be amply protected and every creditor will know that his interests are secure."

In the course of an earnest statement of the results which might be reasonably anticipated, Judge Torrey said:

"We are confident that fraud will be reduced to the minimum, that the law will prove to be an equitable commercial probate law, by which the creditors of all of those who fail will receive their dues according to the rules of equity, and all honest debtors will be enabled to secure a merited discharge. The rights and responsibilities of every debtor and creditor are so defined as to beget a conservative tone in dealings between them, and confidence in each other will be so increased that their intercourse will be largely increased. The men who are so inclined will be largely prevented from yielding to the temptation of committing fraudulent acts for sordid gain or the fancied protection of dependents. In the highest and best sense the bill is designed to lighten the burdens and advance the interests of every honest poor man, irrespective of the place of his residence.

"Property rights will be so secured that the borrowers of money and credit will be more inclined to borrow, and the lenders will be more inclined to lend than they now are. Credit will be so advanced by the provisions of the bill that transactions will be promoted between manufacturers and jobbers, retailers and consumers; and as a result commerce will be enlarged, and the industries will be promoted. Without interfering with vested rights or present methods of securing them, the bill will so simplify transactions of everyday life and surround them with safeguards as to result in benefiting the whole people."—Rocky Mountain News, Denver.

THE DENVER REAL ESTATE EXCHANGE.

At a meeting of the board of directors of the Denver Real Estate and Stock Exchange yesterday afternoon several weighty matters came up for consideration.

The following resolution was introduced and adopted after an able speech in support of it by Col. A. C. Fisk:

"*Resolved*, That we recommend to the Congress of the United States the enactment of a national bankrupt law with equitable provisions, inexpensive in operation, avoiding preferences, obstructing frauds, and punishing dishonesty; such a law or one similar to the one which passed the House of Representatives at the last session of Congress, and known as the Torrey bankruptcy bill."—Rocky Mountain News, Denver.

PLEA FOR A BANKRUPT LAW.

The Chamber of Commerce of Portland, Oreg., petitions the Senate to pass the Torrey bankrupt bill which passed the House at the last session.

The petition sets out that such a measure is more greatly needed in the sparsely settled Western States than in the densely populated Eastern Commonwealths. Business is more hazardous in the former. There is a larger transient and floating population. The people are not so well acquainted with each other. Adventur-

ers and confidence men are more numerous. Hence there is the greater liability to make poor debts. The dealers in the new country are farther from the centers of trade than those of the old; therefore they can not as closely watch the markets. Then, when men do fail, they have fewer chances for self-support. There are not so many opportunities for employment in subordinate positions. The bankrupt merchant can not so readily become a bookkeeper or a salesman.

The enactment of a law with both the voluntary and involuntary features is strongly urged by the Oregon leaders of commerce as a measure of justice to the honest unfortunates. When men fail in business they are unable, as long as their liabilities hang over them, to engage in any enterprises for themselves. It matters not how able, skilled, or honorable they may be, they are forced to work for others or to do business under the cover of the name of wife or friend, and the device is ever a hindrance and a handicap. Thus much of business ability and intelligent enterprise are kept idle and denied opportunities for profitable employment. Individuals are thus deprived of their just rewards, and the interests of the community generally suffer. It is for the good of all that every honest man be allowed the opportunity to do his best and to make the most of himself.

This is one of the strongest arguments commonly used in favor of a bankruptcy law.

THERE IS MUCH FORCE IN IT.

The largest opportunities for ability, enterprise, and honesty make the true policy of a republic. If bankruptcy laws were taken advantage of only by the capable and the honorable, there could be little reasonable objection raised to them. But this, in the nature of things is impossible.

If a bankruptcy law be enacted, care should be taken to give the smallest possible chances to dishonesty and craft; and the involuntary provisions should be so framed as to give the smallest opportunities for forcing men into bankruptcy from motives of revenge or selfish interest.

Some of the leading papers in the country are strongly urging the passage of the Torrey bill.—Times, Denver.

THE HARTFORD BOARD OF TRADE.

The topic of discussion at the regular weekly meeting of the board of trade yesterday was the national bankrupt bill drafted by Judge Torrey, of St. Louis.

The committee appointed to investigate the matter consisted of Messrs. C. M. Beach, S. E. Elmore, and Charles M. Joslyn. Colonel Joslyn made a verbal report.

TWO QUESTIONS INVOLVED.

There are, he said, two questions involved: First, the general policy of a bankrupt bill; and, second, the general features of the bill under consideration. If the business of Connecticut were confined within the borders of the State there would be no occasion here for the proposed law, as our statutes cover the ground sufficiently. Inasmuch, however, as the laws of the several States are, many of them, defective, the committee agreed in thinking that some uniform system of bankruptcy procedure should be enacted.

Congress has power to enact a law by which a person can be discharged from his obligations, but the State can not. The committee believe that where the debtor made an honest assignment without preference, and assisted so far as he could in settling the estate, it was better that he should be discharged from all obligations. There should be a chance for an honest debtor to lay down his property honestly and then go on and do business in his own name.

On the importance of uniform law the committee was agreed.

FEATURES OF THE BILL.

Coming to the features of this particular bill, he said that two bankrupt laws (properly so called) passed before this, in each case following a panic. The last act was repealed in 1874, to take effect in 1878.

This law is designed to protect the creditor as well as the debtor, and this feature commended it to the committee. Colonel Joslyn next described the general features of the bill, which is meant to enable business men to carry on their affairs through sunshine and storm, and is not intended for times of business depression alone. Again, the old bankrupt laws were very expensive in their operation, so much so as to be burdensome in the extreme.

Under the proposed act an estate yielding $10,000 to its creditors could be settled with fees amounting to $420. The expense of settlement diminishes in proportion as the size of the estate increases.

The committee considered the bill very well drawn, and Colonel Joslyn paid it a high compliment.

A resolution was submitted as follows:

"*Resolved*, That the Board of Trade of the city of Hartford fully approves of the Torrey bankrupt bill and earnestly expresses the hope that it may be enacted into law at the present session of Congress."

Mr. Albert H. Walker asked if under the proposed act a man might not be adjudged a bankrupt when he was not.

For instance, his property might be attached in a malicious suit, and another creditor might take advantage of this as a means of throwing him into bankruptcy. Such an objection, Mr. Walker thought, would not occur to the framers of the bill, since such a case could not occur under the laws of Missouri.

Colonel Joslyn in reply said that the other creditor mentioned would have no motive in doing as suggested; again, the same principle has been employed in the old laws and has never been abused; thirdly, it would be an easy matter in such a case to remove the obligation by the substitution of a bond under the statutes.

The resolution was then unanimously adopted, and the meeting adjourned.—Courant, Hartford, Conn.

IT WILL INCREASE BUSINESS ADVANTAGES.

The Constitution authorizes Congress to pass a uniform bankrupt law. In 1867, following the war, Congress passed a bankrupt law. It favored the debtors largely, and many unfortunate persons, in their financial condition, were relieved by that law. Being free from debt, they started out again, and a fair percentage of the number succeeded in securing some property and bettering their conditions. A few got rich. But in other cases gross frauds were practiced under that "uniform" law. Fortunes were secreted, and false oaths cheated creditors out of their just dues. Some of these frauds were arrested and imprisoned. More of them went free, with their fortunes obtained by false oaths and wickedness, the harrowing thought of which will follow them to their graves and far beyond. This law was repealed in 1878.

Now, the lower House of Congress has passed what is known as the "Torrey bankrupt bill," and it is believed that the Senate will adopt it. This bill has been carefully drawn, and it meets with the approval of business men. It is reported to be very fair toward both creditor and debtor, and sets up guards as far as possible against frauds.

This being the case, the bill will undoubtedly be of benefit to the country. It will set free a good many unfortunate persons, and, being uniform in all the States, will bring about the settlement of bankrupt estates upon uniform and fixed principles, so that neither creditor nor debtor need complain.—Courant, Hartford, Conn.

APPROVED AT NEW HAVEN, CONN.

The Torrey bankrupt bill, another topic suggested by the New Haven Chamber of Commerce, was the next topic considered.

A resolution recommending Congress to immediately pass the bill was advocated by T. A. Barnes, of New Haven. N. D. Sperry, of New Haven, favored the resolution. The resolution was passed, and the secretary was instructed to notify the Connecticut Members of Congress.—Courant, Hartford, Conn.

SUPPORTED BY THE ABLEST BUSINESS MEN.

For several years there has been an earnest demand in most business sections of the country for a uniform national bankrupt law.

The Hartford Board of Trade a year ago, in conjunction with hundreds of commercial boards and organizations, favored the Torrey bill, which is now in the national Senate, having already passed the House.

At the meeting of the State Board of Trade here Wednesday, resolutions were passed in favor of a speedy enactment of the measure, and the Senators from this State will be informed of the action.

The Torrey bill, which has been studied by the ablest business men in the country, and has their support, will bring a vast amount of relief, guarding honest business men in their rights and removing the subterfuge by which dishonest ones escape their obligations.—Jeweler, Hartford, Conn.

THE BANKRUPTCY BILL.

An interview with Judge Taylor on the measure.—He considers it one of the greatest importance.

Hon. Ezra B. Taylor, chairman of the Committee on the Judiciary of the House of Representatives, in discussing with a reporter the measures pending before Congress, said:

"I consider the Torrey bankrupt bill one of the most important measures now before Congress, and its enactment is being demanded by business men in all sections of the country.

"The enactment of the bill will not be of paramount importance to the citizens of my district, as they are engaged, in the main, in agriculture rather than commercial pursuits, but quite an interest is being taken in it. I think that every newspaper in the district has favorably considered the measure.

"The bill, as you doubtless know, has received the approval of a national convention composed of the representatives of the commercial bodies of the United States, and hundreds of chambers of commerce, boards of trade, and other commercial and industrial bodies, and has in addition the indorsement of thousands of citizens of every class and vocation throughout the country."

"What is the status of the bill?"

"It was passed by the House of Representatives by a large majority of Democrats and Republicans as a business and not a political measure; it has been favorably reported for passage by the Judiciary Committee of the Senate, and will, if the demands of the people from all sections are heeded, be considered during the present session."

"Will you kindly give a general outline of the measure?"

"The provisions of the bill are as follows: * * * —Post, Hartford, Conn.

IN THE INTEREST OF BOTH PARTIES TO CONTRACTS.

The Torrey bankruptcy bill has passed the House of Representatives, receiving the votes of Congressmen Russell, Miles, and Simons, of this State. It is safe to say that the bill is a good one or it would not have received the support accorded it in Congress.

While there may be some provisions in the bill that are open to criticism, or that may be defective when the act goes into operation, it is a good thing in the main beyond all possibility of doubt.

It is a popular fallacy, but none the less a fallacy, that a bankruptcy act is wholly or even principally in the interest of debtors, the experience of most business men being to the contrary. While a good bankruptcy law permits a debtor to get upon his feet again after business disaster, and places him on even ground with other beginners, it forces an equitable adjustment of his affairs, and protects all creditors alike.

It is manifestly unfair that an honest business man, when he fails in trade, should be forever left under the ban, while a criminal can comply with a sentence and take his place again in the world purged of his crime.

Once a business man has fairly turned over his assets to his creditors he is entitled to a discharge, providing always that there is no fraud intended, for his creditors in giving him credit calculated on just such a chance in making up the cost of their goods and they charged it alike on those who pay and those who fail to pay, thereby becoming, like underwriters, participators in all fair business risk.

The Torrey bill will doubtless relieve many a business man from the consequences of misfortune and work good all round.—Day, New London, Conn.

THE PLEA OF HONEST INSOLVENTS FOR A BANKRUPTCY LAW,

As made by Mr. William J. McManigal, of Ohio, before the President.

Mr. President, I represent my own interests as an insolvent, and in speaking for myself am confident that I voice the sentiments of thousands of good citizens in this broad land who will be benefited personally by the enactment of an equitable uniform law. Benefited not to the detriment of anybody, but for their own good and the best interests of the community in which they live.

THE EFFECT OF FINANCIAL PANICS.

I was one of the unfortunate victims of the panic of 1873 and 1874. At that time I was somewhat extensively engaged in business in Pennsylvania, and, owing to circumstances which it is unnecessary for me to explain, I lost my entire property, real and personal, including my household goods. I did not claim my exemptions, but simply gave up to my creditors everything I had and was left penniless. My property was greatly sacrificed. At any other time it would have been sufficient to pay my debts, but at that time it was not, and as a result I was rendered insolvent and helpless to pay the balance of my indebtedness.

Soon after being impoverished by that panic I moved to Ohio, and since then have been supporting my family by working upon a salary, and am still so engaged. It is needless to say that the competition among men without means for positions which pay a salary is so great that salaries are not such as to enable a man to support his family and educate his children and at the same time make any headway as against an indebtedness upon which interest is accruing.

I have several times been offered the use of capital and an interest in a profitable business, which I confidently believe would have enabled me to regain my position in the mercantile world and to have saved enough to have eventually paid off my indebtedness; but the fact that this cloud of debt hung over me prevented an acceptance of the very considerate offers made.

CREDITORS OF AN INSOLVENT NOT INJURED BY HIS DISCHARGE.

I respectfully submit that the creditors of an insolvent man would not be financially harmed by his discharge, because the obligations of such a person are worthless, and if he is honest a discharge would enable him to endeavor, at least, to regain his position and to eventually liquidate his indebtedness. If he were inclined to ignore the obligations of his contracts and to follow the selfish instincts, the obligations are worthless anyhow, and hence I conclude that the discharge of an insolvent is of no practical detriment to the creditor, and that the removal of his embarrassment of indebtedness gives him an opportunity, if he can, to avail himself of the lessons of past errors, or to overcome misfortunes,

and to add to the material wealth of the community in which he lives.

Many of the best men in the country have been unfortunate in the investment of their capital, and as a result have become insolvents; but either by the discharge under the former bankrupt laws, or by the voluntary release of creditors, have been enabled to prosecute their life work and to again become useful and influential citizens.

I therefore respectfully submit that the wisdom of the discharge of honest insolvents is supported by the experiences of the past, dictates of public policy, and the humane policy of giving to every citizen an opportunity to work out his own destiny, and that the same is not in mitigation of the best interest of the creditor classes.

The Torrey bankrupt bill wisely provides, as I think, for the exemptions to the unfortunate debtor according to the laws of the State in which he lives. It is a part of civilization that the home of the unfortunate should be protected, and it is but embodying the wisdom of past legislation to have retained this provision in this measure.

HONEST INSOLVENTS NOW CLASSED WITH THE DISHONEST.

As the representative of honest insolvents, I rejoice that the criminal provisions of this bill have been so framed as to draw a line between men who have become involved in misfortune without the perpetration of criminal acts and those whose misdeeds are directly responsible for their unfortunate position. It is one of the curses of poverty that those who suffer that affliction as the result of honest misfortunes are placed upon a level with those who have arrived at that position through their own dishonest acts. This measure visits condign punishment upon the latter class, while it grants to the former an honorable discharge and affords an opportunity for their again rising to the position which they are entitled to occupy.

As the self-appointed representative of the unfortunate honest insolvents of this country, who look to this Administration and to the coming Congress for relief, I respectfully submit that a law which provides for the discharge of the honest insolvents, makes provisions for the reasonable exemptions for the head of a family, and provides an adequate punishment for dishonest debtors is a law that is satisfactory, from our standpoint.—Congressional Record.

A WELL-DIGESTED MEASURE.

One of the subjects which will in all probability find a place in the President's coming message is a national bankrupt law. On no subject is there a more perfect accord as to general principles among the business men of the country. It is fortunate that these principles have been formulated into a well-digested and acceptable measure—the bill prepared by Col. Jay L. Torrey, of St. Louis.

This bill has been approved by all the considerable commercial organizations of the country, and a strong delegation this week waited on the President in its behalf.

No measure of more importance or of greater practical value will be presented to the consideration of the Fifty-first Congress than the enactment of a uniform equitable bankrupt law. The commercial interests of the country demand the passage of such a law. Where so many different sections, covering such a widely extended territory, are united together in close trade relations, the establishment of commercial credit upon a firm basis is a necessity. Producers, manufacturers, and dealers alike must be assured that in transactions with their customers all will be treated alike, and that no local legislation will enable a debtor to abuse the confidence of a distant creditor.

The provisions of the Torrey bill interfere but slightly with the laws of any of the States, except those in regard to insolvency. Its machinery is described as comprehensive, yet simple. It is designed to prevent the estate of a bankrupt from being lost or improperly appropriated. Expensive or tedious delays are guarded against, and a speedy and impartial distribution of assets is provided for. Its aim is to deal justly with the interests both of the debtor and the creditor classes.

In truth, a uniform and equitable bankrupt law is as necessary for the welfare of the debtor as of the creditor. No one is more deeply interested in the quick settlement of a failing business enterprise than the honest but unfortunate debtor, and it is to no man's advantage more than to his that he be speedily released on the best conditions possible from embarrassments honestly encountered, but overwhelming in their character.

A bill which will give the men who fails honestly and surrenders all a chance to begin again with a clear record and with bright hopes will strengthen commerce and promote the public welfare.

The Torrey bill is worthy of consideration by Congress, because it is believed that its adoption would be just to debtor and creditor alike, would stimulate afresh the trade and commerce of the country, would inspire confidence and extend credit, would prove a safeguard against monetary crises, and would place all business upon a more enduring basis.—Post, Washington, D. C.

THE PURPOSES OF A BANKRUPT LAW.

The simple purpose of a bankruptcy measure is to secure an equitable distribution among creditors of an insolvent debtor's effects. A bill that will accomplish this with certainty, with the least expense, and with the utmost expedition will prove acceptable to the creditor class.

Whatever will take from the honest but unfortunate debtor the millstone of his past, and enable him to face the future with earnest, upright purpose and resolute endeavor will commend itself to the class that owes hopelessly, but not dishonestly. Such a measure, properly framed, should do much good. Its principle is just and in the line of wise public policy. But before its adoption all its terms should be carefully scrutinized, so that, as far as possible, fraud may be prevented.—Post, Washington, D. C.

NATIONAL BOARD OF TRADE.

On the first day of the twenty-second annual meeting a special committee of seven members was appointed to consider the advisability of recommending bankruptcy legislation to Congress. Mr. Harry Weissinger, of the Louisville Board of Trade, was chairman.

After two days and nights of investigation and consideration the committee reported yesterday morning.

REPORT OF THE COMMITTEE.

It seems from the report that the committee considered the Torrey bankruptcy bill now pending in Congress with especial reference as to whether it was calculated to promote honest dealings and to discourage fr:udulent transactions.

The fact was referred to that a national commerce without a national law was in much the condition that freights were years ago, when bulk was broken at State lines at great loss and expense.

Humanity were accredited for the most part with being honest, but the fact that some creditors and debtors were dishonest and incapable was admitted, and the conclusion reached that a conservative law would in a measure aid incapacity and check dishonesty.

It was said that the laws of most of the States were calculated to weaken the weak and encourage the dishonest and make imperative the selfish struggle between the strong, and the conclusion reached that there should be a law which will enable the debtor to be honest and the creditor to be considerate.

Provisions of the Torrey bankruptcy bill were cited especially designed to promote honesty and discourage dishonesty, with the announcement of the result that it was calculated in all respects and in every detail to promote dealings between debtors and creditors in accordance with the best business methods, and that its enactment would make it easier and more profitable to be honest than dishonest.

An address to Congress was adopted as follows:

"The National Board of Trade respectfully states as follows:

"That its members represent the great body of the commercial toilers of the country, North, South, East, and West, and those who are dependent upon them. These toilers purchase articles from many sources, each thereby becoming a debtor to many creditors in many States, and as producers or distributors sell articles all over the country and thereby become a creditor of many debtors; they are therefore interested in having a bankruptcy law passed by Congress which shall be fair to them as both debtors and creditors.

"That to successfully pursue a modern vocation is a complex problem. It not only involves good judgment and untiring industry on the part of the individual, so far as his capabilities are concerned, but as to the difficulties he has to encounter it involves conditions which he can not control. He must combat the ever-varying conditions and effects of seasons and climates, and in the end his capabilities have been exerted simply to serve a single end, i. e., to supply the needs of the people. This complex problem is a duty of gigantic proportions: a duty which in its performance furnishes occupations for the human race, and thereby provides the happiness of life.

"The law-making power has no function except to make the performance of this duty possible. Its function is wholly exercised when the duty is rendered of easy performance. If this was an ideal age in which every one of these duty performers was capable and honest, the burdens would be easily borne, but unfortunately there are in the world those who are not capable, those who are not honest, and therefore the burdens are shifted, and those who are capable and are honest must bear them. They should bear them upon a just basis, and should not as between themselves crush one another, or those who are not capable in a selfish struggle, but should have their rights so firmly defined and their responsibilities so clearly fixed that the incapable would be strengthened and the dishonest would be curbed, to the end that when the unavoidable shifting of burdens came, because of incapacity or dishonesty, they should be transferred to the shoulders which should bear them. Unfortunately, the conditions are such under the present laws that the evils of incapacity and dishonesty are not infrequently visited upon the innocent and not the guilty or those who are at fault.

"That the colonial patriots foresaw these conditions and sought to avert them by providing in the Constitution for a national bankruptcy law; that we experience these conditions, and hence say to you as our representatives, Here is the Torrey bankrupt bill, which will remedy these evils. Exercise your power and make it a law. It will prove to be a proclamation of freedom to honest insolvents and a message of peace to warring creditors. Do your long-delayed duty, which is but a part of that which we all perform in supplying the needs of humanity, and put it upon the statute books."

[Unanimous action and applause.]

Upon motion of Mr. C. W. Davis, of the Wichita (Kans.) Board of Trade, the report was received and unanimously adopted, accompanied by applause. This bill has been twice passed upon by the same body, and on each occasion there was a large majority vote. Last year, at New Orleans, the bill was condemned, but was subsequently reconsidered and finally approved. The fact that it is now unanimously indorsed, with a full membership in attendance, may be considered as indicative of a general change of sentiment in the country.—Post, Washington, D. C.

EVERY COMMERCIAL NATION NEEDS A NATIONAL BANKRUPT LAW.

At the next session of Congress an effort will be made to pass what is known as the Torrey bankrupt bill.

The status of the bill is simply this: It was passed by the House last year, and favorably recommended by the Senate Judiciary Committee, but it was not reached for consideration because of its place on the calendar.

It is argued by the friends of the measure that it should be reintroduced in the next Congress and should become a law, because the business interests of the country demand it.

Our constitutional power to enact a national bankrupt law has been exercised only three times—in 1800, in 1841, and in 1867. All were emergency laws, and were repealed when the emergency passed.

Bankruptcy laws have formed a part of the codes of all civilized nations for centuries, and it has long been generally conceded that a commercial nation needs such laws for the administration of the estates of the unfortunate and for the discharge of honest insolvents.

The Torrey bill may not be the best that could be framed, but the lawyers and commercial bodies of the country seem to be willing and anxious to give it a trial. Thousands of petitioners have asked for it, and representative bodies in forty-one States have indorsed it.

Under the circumstances, it is to be hoped that the next Congress will pass the bill, or one of a similar nature. In a vast country like ours, with an extensive commerce and with an enormous number of business failures every year, we need a uniform law that will deal with the subject of bankruptcy under fixed and unvarying rules. It is better to have one kind of bankruptly than to have as many kinds as we have States.—Constitution, Atlanta, Ga.

BADLY NEEDED BY THE WHOLE PEOPLE.

The work of Congress is now needed most to consider and pass the Torrey bankrupt bill immediately. There is a possibility that the bill may be postponed and in effect defeated, because of want of time to consider it, and this is why speedy action is now necessary. Every friend of this bill in Congress should, therefore, by all means, with one accord, exert their every influence toward securing a hearing at once.

The Times sees no reason why united effort on the part of the honest men of this country should not result in the enactment of this law, which is so badly needed by the people of the whole United States.

The great trouble has been heretofore that the bankruptcy laws under which the country has operated have been hastily passed to meet a contingency, and without the due consideration to which they are entitled. For the last ten years or more legislation of this character that would be both valuable and permanent has been under consideration in the House of Representatives and in the judiciary committee of the House, as well as in the other branch of the legislative body. The ablest men in the country outside of Congress have had their attention called to the matter and have been diligent in making suggestions in regard to every phase and aspect of such a law.

The greatest fault found with bankruptcy laws in the past is that they have been entirely too slow in their processes and extremely costly in the manner of procedure. But few men can be found who will deny that if a bankruptcy law operates justly and honestly with all classes—creditor and debtor alike—if cheap in its execution and rapid in the settlement of estates that it will be one of vast interest and importance to all the people of the country. This is what the Torrey bill would do if made a law.

The basis of a bankrupt law, The Times thinks, should rest on this idea; that one finding himself unable to pay his debts, finding property in his hands for which he has promised to pay, in the broadest equity—not speaking of legal equity, but in the broadest equity—the creditor has a claim upon that property. But it would seem to be only fair, in case the creditor seizes the property to meet the

obligations due to him, that he should at the same time relieve the debtor from the burden of his debts still upon him. So it is a mutually acting scheme, which requires that if a creditor takes possession of the property of the debtor and applies it pro tanto to the payment of his own debts, that the creditor should be relieved from any further obligation of that debt to this creditor. It is thus mutual in its operation in each case, while at the same time the law that would simply give the creditor the right to seize this property and then follow that creditor in the earnings he should afterwards accumulate would be unjust to the latter.

As the citizens of Brunswick and the members of Congress know, the trade of our land to which a bankrupt law most directly applies and to which it is now a very needful equipment, is not at this time suffering as much as other important interests. It is indeed an eccentric feature of the times that, while agriculture is languishing, the general volume of trade, as measured by transportation, exchange, or other gauges, has steadily increased, and that this is particularly true of the retail trade of the country.

The United States is to-day as near a normal condition of its internal trade as it may hope to be for several years to come, and from this fact it should be able to erect a structure out of the tried materials of the past that will stand the test of the level and plummet of even and exact justice.

Members of Congress and newspapers of the land favoring this bill should not content themselves, but should in every way possible declare their reasons for supporting it.

The Times has given the Torrey bill much consideration, and it has decided that the reasons why it should support the bill are many: First, that the bill itself is a wise and well-matured measure; and second, that the volume of internal trade has grown so great, dividing itself into such numberless streams that traverse every section and State of the entire country, that it is now time for Congress to exercise the power expressly granted to it in the Constitution and establish stable and uniform laws on the subject of bankruptcy throughout the United States.

The Times sincerely hopes that every member of Congress who is friendly to this bill will lend his extreme efforts toward securing its immediate enactment.—Times, Brunswick, Ga.

THE IMPORTANCE OF THE TORREY BILL.

The business community feels increasing solicitude regarding the prospects of the passage of the Torrey bankruptcy bill as the session is wearing away without final action being reached. The trouble is not that any formidable opposition has been aroused against the bill, for the measure is drawn with so much care and with so just a regard for all the interests affected that it has escaped the antagonisms which have been developed by most propositions of a similar character in the past. From all parts of the country and from every kind of mercantile and trade association appeals have been sent to Congress for the enactment of this bill. No measure of this kind ever had an indorsement so cordial and unanimous.—Times, Brunswick, Ga.

PROMOTERS ARE MEN OF CHARACTER.

The enactment of the Torrey bankrupt bill, now before Congress, is being demanded by business men in all sections of the United States.

The enactment of the bill will not be of paramount importance to the citizens of agricultural districts rather than commercial, but quite an interest is being taken in it by those interested in agricultural pursuits.

The promoters of the measure are men of unquestionable character and standing in the commercial and professional world. Hon. Jay L. Torrey, a prominent commercial lawyer of St. Louis, drew the bill, and it has been strongly approved by a national convention composed of the representatives of commercial bodies of the United States and hundreds of other bodies of similar character.

The Torrey bill has strong indorsement from Georgia. It is favored by the Brunswick Board of Trade; Macon Board of Trade; Retail Grocers' Association, Augusta; Benjamin F. Abbott, Atlanta; Columbia Downing, jr., Brunswick; Walter B. Hill, Macon; McKinne Law, Augusta; Junius G. Oglesby, Atlanta; John R. Young, Savannah; citizens of Columbus (petition), and citizens of Cuthbert (petition). It has also the individual indorsement of many Georgians.

The bill is too long for reproduction here, but Hon. Ezra B. Taylor, chairman of the Committee on the Judiciary of the House of Representatives, after having reviewed the bill, says: "In a legislative experience extending over more than ten years I have never known a measure to be presented to Congress the enactment of which was more generally urged than the Torrey bankrupt bill. It is remarkable for the terseness of its style, the fairness to both debtor and creditor of its provisions, and the expedition and economy it will necessitate in the settlement of estates. I am of the opinion, not only because its enactment is demanded by the people without reference to section or party, but because of the merits of the measure, that it should be passed during the present session."

Since the old bankrupt law was repealed, which became obnoxious because of the unlimited fraud possible and openly practiced under the system, there has been a universal demand by the business interests of the country for some uniform law—a law wisely framed and well guarded—that would relieve and adjust financial embarrassment and which would look to the interests of both the creditor and debtor. The Torrey bill seems to be a ripe form of the bill needed, and it seems probable, if Congress can possibly spare the time, that the bill will be enacted into a law before the adjournment of the present session.—Times, Brunswick, Ga.

BUSINESS MEN DEMAND IT.

Business men of the country are pretty well acquainted with the provisions of the Torrey bankruptcy bill. It has been submitted to quite a number of commercial organizations in different parts of the country, and has received their approval. Representative business men have been selected to appear before Congress in its behalf and urge its passage.

There is no doubt that a bankruptcy law is needed. Business men in every important city of the country demand a law of that kind. Ever since the last bankruptcy law was repealed, efforts have been made to secure the enactment of another law. The last Congress would have passed a bankruptcy bill if those who were favoring it had consented to accept it without the involuntary feature. That feature, however, they regarded as of great importance, and they preferred that no bill should pass rather than that one should pass without it. * * *

Merchants in this city, for instance, do business in several States. It is not an easy matter for them to keep acquainted with the laws in these States for collecting debts. The laws are being changed continually, both by legislative enactments and by the rulings of the courts. What is wanted is one general law, applicable to every State. If there were such a law, a merchant would know what course to pursue with respect to a doubtful debtor wherever the debtor might reside.

It may be asked why the last bankruptcy law was repealed. The reason was that it appeared to be enacted for the benefit of those who executed it rather than for that of creditors. It was so carelessly framed that it presented innumerable opportunities for fraud. Bankrupt estates were kept unsettled as long as the officials saw a chance to make any fees out of them. In fact, the estates went into the pockets of the officials, who grew rich. The creditors seldom got anything.

The author of the Torrey bill is Jay L. Torrey, of St. Louis. He is a lawyer, and stands well in his profession. He has avoided the bad features of the last bankruptcy law, and under the bill which bears his name, if it becomes a law, creditors will be able to collect promptly what is due them, and very little of the bankrupt estates will be taken for fees.

The bill is a very lengthy one, covering seventy-one sections, but those who have given it careful study, and who are capable of giving an intelligent opinion of it, say that it could not have been made shorter without opening the way for some of the abuses which made the last bankruptcy law so unpopular. They also say that it is an admirable bill, and one that deserves very general support from business men.

Some of its features may appear to be harsh, but a very careful study of them will show that they are not. The aim of it seems to be to assist honest men in doing business in a straightforward way, and to put a check upon dishonesty in whatever way it may present itself.—News, Savannah, Ga.

JUST TO DEBTOR AND CREDITOR.

A copy of the Torrey bankrupt bill, as passed by the House of Representatives and introduced in the Senate, lies on our table. Its great length (over seventy pages) renders its publication impossible here, but from an examination of its provisions we are satisfied that it is just to debtor and creditor, and ought to pass.—Wood River Times, Hailey, Idaho.

A NATIONAL BANKRUPT LAW.

The bill which has just been agreed upon at the Minneapolis convention is of simple mechanism, and will probably encounter no serious opposition in Congress. It was prepared by Jay L. Torrey, of St. Louis, attorney for the Associated Wholesale Grocers, and was adopted with no considerable modification. * * * The great principle to be recognized is, however, that a bill which is just and fair for one State is just and fair to all, and the better for one the better for all.—Post, Washington, D. C.; copied by the Sentinel-Democrat, Alton.

DISTINGUISHED BY SIMPLICITY AND CONCISENESS.

The efforts made by the representatives of the commercial bodies throughout the country to secure legislation in the direction of a national bankruptcy law will not, it is to be hoped, prove futile. This is a question of vast importance to the business interests of the country, and it will be little less than a misfortune to have the matter shelved indefinitely. Two or three influential conventions of business men were held last year,

one at St. Louis and the other at Minneapolis, and a measure prepared by Jay L. Torrey, of St. Louis, was unanimously indorsed as an equitable and satisfactory measure, and its early passage urged upon Congress.

The chief points in which the Torrey bill differs from other unsuccessful legislative efforts to deal with this subject are in its simplicity and conciseness. It has received the unqualified praise of some of the most prominent jurists of the country, and there seems to be no reasonable objection to any of its provisions. The feature of the old law, which provided a register in bankruptcy proceedings who was paid for his services in fee from the bankrupt estate, has been discarded in the Torrey bill, the latter substituting a referee, whose salary is paid by the Government, together with a uniform fee when the cases are closed up, thus inducing a speedier settlement of the bankrupt's affairs instead of long-drawn out proceedings, which end in swallowing up the assets.

We think the opinion of the commercial world will be found almost unanimous in favor of punishing the dishonest debtor, and of assisting and protecting the honest insolvent from vexation and unnecessary persecution at the hands of unreasonable minority creditors. This, we say, is a matter which requires very little legislation to cover, and would seem to offer small foundation for quibbling. We imagine the business world to be in the belief that bankrupt estates should be made to pan out every dollar possible for the liquidation of the debts of the insolvent, and not be eaten up by judicial processes and needless fees paid to ornamental officials.—American Artisan, Tinner, and House Furnisher, Chicago.

EXPENSES UNDER PRESENT LAWS.

We don't know whether or not Colonel Torrey, the author of the bankruptcy bill now pending in Congress, is in need of facts and illustrations to help his measure over the stony places, but, at the risk of being considered presumptive, we should like to strengthen his hands by calling attention to recent revelations in a Chicago bankruptcy case.

The monstrous waste and injustice attending the winding up (and the absorption) of bankrupt estates is herein illustrated in a manner which must be delightful to the followers of Coke and Blackstone. The case we refer to is that of the Deimel Bros., which came up in Judge Collins's court, in Chicago, a few days ago. The lawyer who pleaded for an early closing of the affairs of the collapsed concern made the following pregnant statement of facts to support his application:

"The operation of the business is costing about $600 per day. Master Boyensen is receiving $40 per day; two lawyers for the receiver, $175; the receiver of the Deimels is paid at the rate of $75 to $100 per day; a bookkeeper, $50 daily; the receiver of the American Parlor Frame Company is compensated $75 a day; his lawyer, $75. There are numerous other expenses, amounting to about $725 per day!"

The note of exclamation occurs in the copy from which the above has been abstracted. The printer of this paragraph will please let it stand out of commiseration for the much-to-be-pitied creditors.—American Artisan, Tinner, and House Furnisher, Chicago.

DEBTORS AND CREDITORS BENEFICIARIES.

The passage of the Torrey bill by the House is encouraging news to such as have suffered from the inadequacy and irregularity of the laws of the different States dealing with the subject of insolvency.

The purpose of the Torrey bill, which has been exhaustively discussed in the commercial journals for a year or more, is, as our readers are aware, to make the practice governing bankruptcy proceedings uniform in all the States, to reduce the cost attending such process, to punish the fraudulent debtor, and to surround the unfortunate but conscientious bankrupt with legal safeguards against unjust or malicious persecutions.

The unsatisfactory operation of former legislation directed to this end has been urged as a reason against the measure by the interests which regard its provisions as likely to interfere with emoluments received under the existing system. This surely is a recommendation in favor of rather than against the Torrey bill, in the preparation of which the effort has been to cheapen the process and facilitate the settlement of bankrupt estates, so that the creditors and not the lawyers will be the greatest beneficiaries under its operation. Such other opposition as it has met has been from those who are not familiar with the scope of the measure, and, inferentially, from some who dread its application from motives of a questionable character.

This because, in a word, the honest man has nothing to fear from it, but to the rogue it offers no consolation. Its early passage through the Senate will, we believe, be a step in the direction of inducing a feeling of greater security in commercial circles for the reason that under the operation of the law the number of loopholes for chicanery will be lessened, the cost and time of settling up bankrupt estates will be greatly decreased, and contemporaneously the honest debtor will be relieved from some of the burdens which he now suffers.—

American Artisan, Tinner, and House Furnisher, Chicago.

AN HONEST BILL.

The wholesale jewelers of Chicago, and particularly the members of the Chicago Jewelers' Association, or at least a majority of them, are giving considerable thought to the Torrey bankrupt bill, which is now stranded in the United States Senate.

The bill is one which no honest business, man, be he debtor or creditor, can take exceptions to. It does away with the preferred creditor, the dear brother-in-law, with his judgment note and preferred claim. It does away with the rapacious lawyer who makes a specialty of "failures." A perusal of our daily papers will convince any thinking man of the fact that there are so-called law firms who make a specialty of engineering failures.

The majority of our State laws are so framed as to protect the thieving insolvent who wishes to take advantage of his position to rob those who have dealt fairly and liberally with him for years; the men who have in fact provided him with the means of carrying on his business without capital of his own.

Nearly every State assignment law is so framed that when an attempt at a settlement is made the creditor usually finds that he is at the mercy of the debtor.

Under the Torrey law there can be no confessions of judgment, no preferences, no previous transfers of property. Fear of punishment would restrain the dis honest debtor. It would prove a boon to the honest insolvent and a terror to the rascal. The interests of the creditor and debtor would alike be guarded and a just division made of all assets at a minimum cost.

To-day the wholesale jeweler, the jobber in tools and materials, has no protection from the scoundrel who deliberately plans to defraud him, nor from the "blunder heels" who is so much putty in the hands of the rapacious "man of law." Under this law it will be impossible for the rascal to make away with all of the available assets in sight and then make a bill of sale to a friend or relative and laugh at the creditor.

A jobber of this city sent the following very able letter on the Torrey bill to the editor of the Tribune, and it was published in that journal on the 13th ultimo. It is a letter that every member of the trade should peruse carefully, as the subject is one of importance to our trade. * * *

"I would like to ask any intelligent business man who is at present opposed or indifferent to the pending bill what his experience is, if a jobber, under the existing and varying State laws.

"These various State laws are proven by experience to be complicated and generally favorable to thieving insolvents and rapacious lawyers. Let him examine his books for the percentage of net results in every failure, when there was not a compromise, under any State assignment law, and he will discover that in all attempted settlements he was at the mercy of the debtor. To secure a proper percentage of our claims, we are handicapped, bound, and cowed by the position of the debtor, the advice of his lawyers, the greed and selfishness of the favored few, and following all are the advance costs, retainers, and final charges; so that the net amount realized in nine cases out of ten is next to nothing, and in the remaining one it is infinitesimal.

"Only lately a rascally merchant, in a certain State where the collection laws are favorable to the resident and the debtor, after having been in business for twenty years, with a good record and with large means, deliberately planned a failure and bought largely in several markets. His extensive purchases becoming known excited considerable fear, but owing to the character of the law governing just such a condition of affairs in that State the creditors were powerless until their accounts matured, and just at that time, presto change, the assets had disappeared and the debtor was defiant. Every creditor, including myself, is at present fighting this case, and there is probably not one chance in ten that a dollar will be realized, though a very large expense has been incurred.

"Under a proper national bankrupt law this thieving citizen, and with the advice of his lawyers, would not have dared to plan and consummate such a steal. The criminal features of the Torrey bill, which every intended purchaser of goods on credit will learn of, will prove an obstacle to fraudulent designs, thus protecting honest merchants in prices and saving creditors from being swindled.

"It appears to me that the opposition of a few—a very few—large business firms is based wholly upon a purely personal and selfish standpoint. The mammoth houses that 'never compromise,' that now are able to secure confessions of judgment and to force assignments, thereby collecting dollar for dollar to the total exclusion of other creditors, are the ones that are at the front of the resistance to this proposed law. Is this just? They argue that the present laws answer them, and therefore why do they want a change? Of course not. It is perhaps very well for houses of this class that are in a position to choose their customers and with perfect machinery for collection, that sell without dating and on short time, who, by reason of their standing and reputation, can readily influence any failing debtor to talk this way.

"But how is it with ordinary jobbers of clothing and kindred lines who are compelled by the strife for trade to give long datings and longer time? This latter class absolutely need a uniform system of national bankruptcy. By their system of dating and time they actually furnish the money with which the patrons of these millionaire concerns pay their bills.

"I firmly believe the pending national bankrupt law would promote commercial credit and increase commercial intercourse. It would afford protection against the dishonest debtor, prove a boon to the honest insolvent, and a terror to rascals. Fear of punishment would be a barrier to contemplated fraud, and this law would foster care, caution, and prudence with the debtor. The creditor would experience a feeling of certainty in the granting of every credit, in that he would at least secure a part of his claim, with no material expense. Under this law there would be no preferences; no confessions of judgment; no anterior transfers of property; but instead, the entire estate of the insolvent would be turned over to the bankrupt court.

"The interests of both debtor and creditor would alike be carefully guarded, and distribution made pro rata, at a minimum cost. Under this law the honest debtor need have no fear of ruin from attachment or other legal proceedings that would deprive him of future commercial life.

"At present the cost of collecting an account against an insolvent in any State court is in proportion of about ten to one of what it would be under the new bankrupt law. The fees to be paid to the referees under the new law are much smaller than the fees that are now allowed assignees by State or county courts.

"The present anxiety of 'getting in first,' often leading to unnecessary suits, attachments, and serious trouble; the advancement of costs and legal fees, with generally nothing realized, would be avoided. The 'game of grab' will be under ban, and the small creditor and the large will be treated alike.

"Anyone opposing this Torrey bill, owing to the abuses of the old law, will need only to examine it to learn of its many and clear advantages. It is especially framed with a view of making it to the interest of the court to administer the estate of the bankrupt as quickly as possible.

"The enactment of such a law favors every interest of both debtor and creditor. They occupy reciprocal positions, and it guards both fairly and completely, and the involuntary feature is as just and fair to the debtor as the voluntary is to the creditor; the former is created by the latter, and under this law both would be treated with equal and exact justice.

"To say that the dissatisfaction and injury created by the old law is an argument against a new one is puerile. It might as well be argued that because something was once wrong it can never again be made right.

"The pending Torrey bill is most admirable in general and in detail. It is comprehensive, simple, inexpensive, and just.

"I earnestly hope that every bankrupt, importer, commission merchant, manufacturer, jobber, and retailer will extend his best influence and work for the speedy passage of the Torrey bankrupt bill."—American Jeweler, Chicago.

DISCHARGES SHOULD BE GRANTED ONLY ON PAYMENT OF 50 PER CENT.

* * * We believe that there is no one measure that the country needs more than a good bankrupt bill, but we also believe that there could be no bill passed that would be more dangerous to business prosperity than the Torrey bankrupt bill. Many of its features are more than excellent. They are deserving of the highest commendation, and, in fact, the bill, as far as it goes, is nearly perfect; but it stops short where it most needs to go onward, and that is in the discharge of the insolvent debtor. No matter how badly or how foolishly he has conducted his business, unless there is open and avowed dishonesty, he goes scot-free from all indebtedness, and there is a good fair prospect if this bill is passed of a long line of incompetents being turned loose again to prey on the mercantile world. All they have to do is to turn over what few assets they have not been able to lose or squander.

Now, this bankrupt law is well enough as far as the management of the estate of the bankrupt is concerned, but we believe that this bill, or any other bankrupt bill, is imperfect that gives an insolvent a free discharge from indebtedness unless his estate paid his creditors at least 50 cents on a dollar.

If Colonel Torrey will add to his bill a section that would secure that result, we would bid him and his bill godspeed; but as it stands at present it simply tempts a man to run his business to the last extremity and then leave a hollow shell for the creditors to get their pay and comfort from, while the debtor steps down and out free and clear from everything in the way of indebtedness.

Now, a good merchant knows pretty well how he stands, and with this clause in the bill he will take no chances, but will be apt to call a halt almost as soon as his assets shrink below par, and we believe that the losses by failures would be fully 25 per cent less with this clause in the bill than without it, for if the bill becomes a law as it now stands we make

the prediction that the average of payment made under it will not net over 30 per cent to the creditors, while with a 50 per cent limit it is not an unreasonable conclusion to assume that the bankrupt estates would net the creditors 55 to 60 per cent.

With the 50 per cent limit that bill will be an unmixed blessing to the United States mercantile world; without it we believe it will prove to be one of the worst pieces of legislation we have ever experienced.

We would like an expression from our customers by letter on this. It is a subject that is of common interest to us all. This Torrey bill has been well handled, has a large and well-organized body of friends, many of whom are good, level-headed merchants that, we believe, in their anxiety to have a bankrupt bill, and feeling the necessity of it, have not stopped to thoroughly think how necessary a limit clause is to a free discharge of the debtor, and knowing how many brighter minds and abler pens we number among our customers and shippers than our own, we would be glad of an expression of opinion from as many of them as feel an interest in this matter.—J. K. Armsby Company's Price List, Chicago.

DISCHARGES SHOULD BE GRANTED TO HONEST INSOLVENTS IRRESPECTIVE OF THE DIVIDENDS PAID.

A letter in reply to the above article.

GENTLEMEN: I have noted with interest your article upon the question of what limitations should be imposed upon the discharge of bankrupts.

The Torrey bankrupt bill, for the passage of which you have considerately signed two petitions, one at San Francisco and one at Chicago, contains provisions relating to the discharge of bankrupts.

* * * * *

When a discharge is applied for, all of the creditors will receive written or printed notice by mail, postage prepaid, and will be entitled to appear in court and be heard.

* * * * *

Each mercantile transaction on credit is founded upon the contract of the debtor to pay to the creditor 100 cents on the dollar. The former can not be relieved from his liability except by the grace of the creditor, or pursuant to the provisions of a national bankrupt law; by the provisions of the Federal Constitution the several States are forbidden to impair the obligations of contracts, and the sole power to enact a bankrupt law is reserved to Congress.

The creditor will of course do as he likes in each individual case, aside from the provisions of the State laws now in force or such bankrupt law as may be enacted. We, therefore, only have occasion to deal with the question as to what ought to be the provisions of a bankrupt law upon that subject.

The discharge of a bankrupt is justified only upon grounds of a sound public policy; that is to say, the public are interested in having every citizen at work at the occupation which he is best qualified to pursue, and in having him accumulate the greatest amount of money possible to the end that he may pay taxes thereon, and to that extent assist in supporting the Government under which he lives. The prosperous citizen is able to support his family and educate his children, and thereby give employment to large numbers of people and accumulate wealth. The citizen who is not able to pursue the calling to which he is best adapted, is ordinarily not prosperous, provides but poorly for his family, permits his children to grow up in ignorance, and not infrequently leaves his dependents as public charges.

Public policy does not justify the discharge of a dishonest man who has secreted his property because with it he can do the same as a solvent, prosperous man; he can pursue the calling best adapted to his abilities; taxes will be paid upon his property, and there will be no probable danger of his family becoming public charges. Public policy is interested only in the question of the discharge, and is not in any way concerned with the question as to whether it has been granted upon the payment or without the payment of a dividend. It therefore follows that an attempt to found a discharge upon the payment of a given arbitrary percentage must necessarily fail, because it would not be justified by public policy, and there is no other foundation upon which to place it.

The wish of a creditor to recover a large dividend, or the demand of a Shylock for the payment of a certain sum, arbitrarily fixed, will not increase the value of the assets of an estate, or justify the discharge of a bankrupt.

You advocate the payment of at least 50 per centum, but if the making of such a provision would result in the payment of larger dividends by bankrupt estates than that under the provisions of the bill, why not increase your limit to, say, 75 per centum, and thereby secure, by the same reasoning, dividends larger by half than you anticipate would be received under your plan?

Suppose you fix the amount to be paid by a bankrupt at 50 per centum, would it not be bordering upon criminality to refuse his discharge in the event his estate paid only 49 per centum? If the estate were sufficient in amount to pay, under reasonable circumstances, the amount demanded by you as the price of a discharge, but by being wasted in the

course of administration through no fault of the debtor the per centum did not equal your demands, do you think that you could justify to a right-thinking people the refusal of his discharge?

There are insurmountable difficulties in the way of carrying out the plan of granting a discharge because a certain percentage was paid, even if the principle was right, which it is not. That is to say, no figures could be arrived at which would be satisfactory to even the advocates of your plan; some would think that the amount ought to be large and some small.

Under such an arbitrary rule as you propose, great hardships would arise, and as a result dissatisfaction with the law would be engendered, which would ultimately result in either the amendment of that provision or the repeal of the whole act.

All laws are enacted for the protection of honest and not dishonest men. For example, the law will not lend its aid to the enforcement of a contract against public policy, or to the collection of debts incurred in gambling or arising out of the perpetration of any kind of crime. A bankrupt law ought not, therefore, to be available to a dishonest man, although his estate may pay 99 cents on the dollar.

Our friends think that if a man's property is consumed by fire, blown away by a hurricane, or destroyed in any other manner, that he ought to have a discharge, if he is an honest man.

Since the repeal of the old law, there have been held four national conventions of the representatives of the commercial bodies of the United States, but the provision you advocate has never been adopted by any one of them.

Hundreds of commercial bodies of the different States have sat in judgment upon this bill, but not one of them has ever requested that your provision should be added to it.

Thousands of men, women, firms, and corporations, including banks and bankrupts, debtors and creditors, farmers and traders, judges, lawyers, and politicians of every shade of opinion, have petitioned for it, and yet there has not come from any quarter, except from you, a demand for this provision.

The bill, with the omission of which you complain, was considered by the Committee on the Judiciary of the House of Representatives, but not one of the fifteen eminent lawyers composing that body sought to have it amended in that respect.

The House of Representatives, with its members representing every State and Territory, debated the bill for two days, and yet, so far as I remember, not a single reference was made to the absence of your proposed amendment by either the friends or enemies of the measure.

The Committee on the Judiciary of the Senate gave laborious attention to the bill as passed by the House, and yet neither Senators Coke, Edmunds, Evarts, George, Hoar, Ingalls, Pugh, Vest, or Wilson desired to have discharges sold, but retained the provision that they shall be given to honest people and denied to dishonest people, irrespective of the percentage paid.

I can not account for the unanimity of opposition to the views of the genial gentlemen whose name your company bears, on this question, except upon one ground, and that is that the people of this country do not wish to revive the exploded idea of putting a financial embargo upon the discharge of honest men.

Yours, truly,

JAY L. TORREY.

—J. K. Armsby Company's Price List, Chicago.

AN APPEAL FOR EXPRESSIONS OF OPINION.

Above our readers will find an exceedingly able and lengthy article from Colonel Torrey, written in defense of his bill as it now stands, and urging among other reasons for its adoption the fact that a great many distinguished Senators, Members of Congress, and local boards of trade approved the bill as it now stands, and that we alone have raised the point of a limitation in the losses before granting a discharge in bankruptcy.

Now, we very much dislike to think of this highly respectable crowd on one side of the fence and we out in this wide, wide world alone in the cold on the other side; yet nevertheless, "dar we is," and there we are going to stay. We are beginning to get some letters from our customers that intimate that they are willing to come over and freeze with us. As to the local boards of trade, as a rule, they ar composed largely of speculators, many o them of limited capital, who will go into a deal that if it wins they are all right, and if it goes against them they have nothing left but their breath, and then if they can go into bankruptcy and wipe off their indebtedness, that is the kind of a law they are after.

As to this 49-cent argument our friend Torrey advances, there is hardly a question but what if a man had only 49 cents in sight and he could get a discharge by paying 1 cent more, the other 1 would be forthcoming, either from him or his friends.

We firmly believe that if this limited clause of 50 cents on the dollar was put in, nine out of ten of the failing concerns would pay not less than 50 cents on the dollar, and, as Colonel Torrey says, if 50 cents will do, why not make it 75? We are not entirely sure but what 75 cents would be a better limit to stop on than

the 50 cents. If he wants to offer this as an amendment, we will not say nay.

Now, this bill of Colonel Torrey's, as far as honesty in its intent, economy in its administration of the debtor's estate, and protection against dishonest debtors escaping with free pardon for their financial sins seems perfect, but the bill seems to have been drawn up with the relief for one class of people only, and that is the honest debtor. Now, we are trying to look out a little for the rights of the honest creditors, for we believe that the honestly successful merchant has just as many rights to be protected as the honest failure, and if we can assist in the passing of a law that will largely increase the ratio of payments, we believe we are doing a good thing, and even if it does shut out from absolute freedom from their indebtedness a lot of incompetent, worthless attempts to be merchants that are far more competent to be day laborers than anything else, we believe we are doing the mercantile people no wrong.

As to men failing through fire, tornadoes, the insolvency of others, or a sudden shrinking in values so large that it wipes out a large slice of his capital, or any other unavoidable calamity that comes to the good, competent merchant or manufacturer, making it impossible for him to make a payment large enough to escape from his obligations, then insert a clause in the bill that a man can get his discharge even if he does not pay 50 cents, providing he gets the unanimous consent of his creditors, and you can rest assured that in a case of this kind the tender mercies of the creditors are not cruel.

We again ask those of our customers who have not already responded to our request as to an opinion on this question to give us one. We are just as anxious to get it if you differ from us as if you agree with us. We would like to know how the wholesale grocery trade of the country stand, and we believe that as they stand so will the other first-class merchants in other lines of goods stand also.

As to our having signed Colonel Torrey's petition we have no doubt of it, and we presume that 99 out of 100 of his signers gave the bill no more thought when they signed it than we did. The average signature to a petition amounts to nothing. As good a talker as Colonel Torrey could start out with a petition to have the President hung and come in with a good fair line of signatures.—J. K. Armsby Company's Price List, Chicago.

SPOKE OF BANKRUPTCY.

Prosperous-looking, well-dressed, and rotund gentlemen sat about a well-laden table last night in the tower room of the Union League Club, and after discussing their dinner they discussed bankruptcy. * * * (See pp. 42, 90.)

About the handsomely decorated tables sat these gentlemen: Messrs. E. E. Prussing, A. A. Goodrich, Jay L. Torrey, O. H. Horton, Abner Taylor, W. C. Newberry, H. H. Aldrich, William Cox, A. F. Hatch, R. H. Kern, J. W. Meacham, J. H. Towne, George E. Adams, Thomas Davies, W. A. Hammond, William H. Henkle, F. H. McCulloch, G. C. Prussing, A. M. Pence, T. C. MacMillan, A. L. Coe, W. F. Donovan, William A. Mason, D. K. Tenney, and L. C. Wachsmuth.

Mr. Prussing, in introducing the first speaker, said:

"It is with much pleasure and personal gratification that I rise to thank you on behalf of our guest, Colonel Torrey, as well as Judge Goodrich and myself, for your presence this evening.

"We have during the past eight years heard much about the desirability of a new bankrupt law, and from time to time there has been public discussion of the question. But little, comparatively, has been said about the details, whether it should be a 'voluntary' or 'involuntary' law, or both, or whether this or that means of administration should be pursued.

"Strangely enough, in the light of past history, the debtor and creditor classes do not seem to have taken opposite sides this time, but members of each class appear to be the most active in the ranks of both parties.

"You have kindly accepted the invitation of Judge Goodrich and myself to meet the gentleman who will soon urge upon Congress what seem to him and the association, composed of both debtors and creditors, which he represents the needs of the country upon this subject.

"We also have with us the gentlemen whom you have called upon by your votes to represent this great commercial city in the decision of this and other national questions as our Representatives in Congress.

"I am sure we shall be instructed tonight in listening to the ideas which will be urged and considered in this matter.

"I take pleasure in presenting to you a gentleman who has devoted to the subject his splendid ability and much of his time, my friend Col. Jay L. Torrey, of St. Louis." * * * [See p. 43.]

Mr. R. H. Kern said:

"This bill is the legislation proposed for 60,000,000 of people on the rights of debtor and creditor. If this law is founded on right, if it is demanded by the necessities and the voice of the people, it should be enacted; otherwise it should not.

"I have listened with interest to the remarks of our guest, Mr. Pence. I recognize in him one of the leading opponents of bankruptcy legislation.

"Mr. Pence opens the discussion of the question as to the people demanding this

law by an attack on the sincerity of the parties petitioning for its passage. He charges that it is possible and usual for people to sign petitions in ignorance of the request asked.

"I do not think the magnificent indorsement given this bill in the city of Chicago and elsewhere is at all ignorant or insincere. The indorsements in its favor outnumber the protests against it a hundred to one.

"To-day an overwhelming majority of the local and national business associations are asking Congress to enact this bill. Shall we now be told that the bankers of Chicago, that its great business associations, that its large numbers of citizens, that the associations and citizens of the country at large, that the conventions of business men, have, then, petitioned in ignorance and insincerity?

"As to the part played by Mr. Torrey, allow me to say I have known him for years. I can conscientiously say that he, from a financial standpoint, is following this bill at a loss. He is following it because he firmly believes in its right and has an unswerving faith in its speedy enactment."

Mr. W. A. Mason, of James H. Walker & Co., when called upon, said: * * * [See p. 43.]

Mr. Azel F. Hatch also replied to Mr. Pence's criticism of the bill, and Mr. Torrey then concluded the discussion as follows. * * * [See p. 43.]—Herald, Chicago.

PROSPECTS FOR ITS PASSAGE.

The prospect for the passage of the Torrey bankruptcy bill is regarded as much better in the present Congress than it has been heretofore.

The bill has the approval and support of a greater number of commercial bodies than have given their support to any other measure of the kind that has been presented to Congress for its consideration. It has been drafted with great skill and care and modified from time to time so as to meet all reasonable objections.

It is understood that there is no longer any organized opposition to the measure.

The interest of the South has been evidenced by the fact that Judge George W. Stone, who was for many years chief justice of the supreme court of Alabama, visited Washington for the purpose of pressing the subject upon the attention of President Harrison.

Judge Stone recently expressed the opinion that the Torrey bill was decidedly the best that had ever been framed, and that its passage would greatly promote Southern interests.

If Southern opposition has been withdrawn, as the mission of Judge Stone to Washington seems to indicate, there is certainly a strong probability that the Torrey bill will become a law, if not this session, at least during the lifetime of the present Congress.—Herald, Chicago.

PASS THE BANKRUPICY BILL.

This action (delaying consideration of the bill) will not be approved by the intelligence and commercial morality of the country.

One of the chief objects in forming the Constitution of "a more perfect union" was to relieve the internal trade of the country from unnecessary and vexatious restrictions and embarrassments. To that end among the powers expressly granted to Congress was the power to enact "uniform laws on the subject of bankruptcies throughout the United States." If there was good reason then why this power should be granted, there is much better reason now why it should be exercised.

In these days of railroads and telegraphs the streams of internal traffic permeate all parts of the country, regardless of State boundaries or other artificial political lines. It is within bounds, perhaps, to say that the greater part of our internal trade is interstate. The grain, and cattle, and cotton, and tobacco of the West and South are shipped beyond the bounds of the States and Territories where they originate to an extent much exceeding a moiety, and in exchange are received innumerable products of other States and foreign countries. "Even a retail merchant," as Mr. Adams, of Chicago, remarked in debate, "generally buys a portion of his stock in trade outside of the State in which he transacts his retail business."

That legislation on the subject of insolvency is necessary all admit. The legislatures of the several States have found it necessary to enact laws on the subject. There is no question, therefore, as to the necessity of legislation. The only question is whether we shall have a uniform bankruptcy law for the entire country or as many laws as there are States, diverse, if not conflicting, in their character.

Can there be a doubt in any honest and enlightened mind, in view of the character and infinite ramifications of our internal trade, that a good general law would better secure justice to creditors and do more to elevate the standard of commercial morality than forty or fifty different laws, good, bad, and indifferent? The Herald thinks not.

The time has come—it came, indeed, years ago—when a general bankrupt law should be made a permanent part of the legislation of the country. It should be made as perfect as possible, of course, but Congress should not postpone the discharge of its duty upon the pretext that the pending bill is not ideally per-

fect. It should pass the bill before the 4th of March and subject it to the test of experience. Ideal perfection is not likely to be obtained otherwise than experimentally.

As to the merits of the Torrey bill it is not necessary to speak. The bill was drawn with great care by a man whose intelligence and familiarity with insolvency legislation are unquestioned, and it has been before Congress for a long time. If it has not been well advanced toward perfection it ought to have been, and its passage ought not to be longer delayed. The bill, as remarked by Mr. Buchanan, of New Jersey, "is designed to prevent a dishonest man and his property parting before bankruptcy and meeting afterwards."

The purpose is laudable, and the bill seems to be well calculated to accomplish the purpose. If it shall prove to be so it will greatly strengthen the credit system of the country, promote trade, and lift commercial honesty to a higher level. Let it be enacted at once and afterwards improved, as it may be in the light of experience.—Herald, Chicago.

FORMERLY OPPOSED BUT NOW FAVOR THE TORREY BANKRUPTCY BILL.

Senator Cullom presented to-day to the Senate thirty-five petitions in favor of the Torrey bankruptcy bill from about one thousand prominent business houses in Chicago, among them the Illinois Steel Company; S. A. Maxwell & Co., wholesalers of wall paper; Hibbard, Spencer, Bartlett & Co., dealers in hardware; Cameron & Amberg, blank-book manufacturers; W. M. Hoyt Company, grocers; Laflin Rand Powder Company; L. C. Wachsmuth & Co., wholesale clothiers; James S. Kirk & Co., manufacturers of soap; N. K. Fairbank & Co., lard dealers; Edson Keith & Co., milliners; James H. Walker & Co., and many others.

Many of these firms heretofore protested against the enactment of the bill, but are now urging its immediate passage.

It is claimed that the action of these firms in favoring the bill is practically the end of the opposition on the part of Chicago parties to the enactment of the measure.—Herald, Chicago.

VIEWS OF LEADING BUSINESS MEN ON THE NEW BANKRUPT LAW.

Legislation on the subject deemed necessary for the best interest of the country—Demand that the Torrey bill should be passed by Congress.

The fact that the Torrey bankrupt bill was passed by the House July 24 last, and is one of the most important now pending in Congress, and that it will probably be considered by the Senate at its coming session in December, has resulted in the merchants of the city and of the country, for that matter, taking an active interest in the subject.

The Federal Constitution reserves to Congress the sole power to enact uniform laws upon the subject of bankruptcy, and, as a result, the States have not the authority to enact adequate bankrupt laws. Most of them have insolvency laws which have resulted in aggravating rather than benefiting the situation.

Congress has exercised the power thus reserved to it but three times. The first was in 1800, the second in 1841, and the third in 1867. All of these laws have been enacted at a time when there was a selfish demand for relief under them, and as a result they have been more or less imperfect, and for the most part have been short-lived. The law of 1867 was in force the longest of any of them, and that was eleven years. * * *

A number of Chicago business men were asked for an expression of their views, which no doubt will be found interesting by the community at large.

Mr. J. W. Meacham, director of credits for the Meriden Britannia Company, and chairman of the local committee, said:

"There are many men who had unpleasant experience under the old law, and as a result they feel inclined not to join in the present movement, because they do not know that the present bill has been framed with particular reference to cover the objections to the old law.

"The delays under the old law were intolerable and the expense excessive, but under the present proposed law both of these evils as well as others have been overcome.

"The friends of the present bill have nothing favorable to say in behalf of the old law, and would not be advocating the new unless they knew that it overcame the difficulties and evils of the old one.

"The trustee under the new bill will not receive fees for attendance at meetings and other proceedings, as under the old law, but will be paid a reasonable commission upon the amounts actually paid in dividends to the creditors. The result will be that the officer will be interested in having the dividends as large as possible, payable as quickly as the interests of the estate will permit, and the expense brought down to the minimum.

"The clerk of the court will receive $10 in each case, payable in advance. He will not receive any other or additional sums, and as a consequence will be interested in expediting the bankruptcy business in the court.

"The result is that all of these officers are directly interested in a financial way in expediting the administration of these estates. Several months ago one of our prominent business men went among his

friends and got up a protest to the legislation by Congress at the last session. Upon investigation it was found that the papers had been thoughtlessly signed by some persons to whom it was presented. When the situation was explained to them they withdrew their protest and petitioned in favor of the bill."

Mr. Edward Rose, one of the partners of Strauss, Goodman, Yondorf & Co., wholesale clothiers, said:

"I think a proper bankruptcy law will be of general benefit to the members of the commercial community at large, and as much to the creditors as to the honest insolvent debtors.

"If a proper bankruptcy law is honestly and equitably administered, there can be no doubt in my mind as to its securing this result.

"The great objection to our old bankrupt law was that in cases of small estates the expenses of administration absorbed nearly the entire estate, and very often all of it, while even where there was a large estate the expenses were out of proportion to the liabilities.

"In a great many cases it is desirable that the creditors and the debtor should have an opportunity for a compromise. This bill provides that at any time after the filing of the petition a compromise may be effected if the parties can agree." * * *

Mr. Peter Van Schaack, the well-known wholesale druggist, said:

"That a healthy state of trade can only be sustained when competitors in trade have equal opportunities and that therefore honesty and fair dealing should be enforced upon the members of the commercial world, and fraud should be prevented; that the business men of the country constitute for the most part the debtor and creditor classes and are therefore interested in a voluntary and involuntary law, which shall extend reciprocal rights to both classes, is very plain.

"The honest insolvents of the country ought, in the best interest of the public policy, to be relieved from the indebtedness and permitted to pursue such callings as will best enable them to rear, maintain, and educate their families.

"Honesty and fair dealing are in the best interests of all the business men of the country as well as persons engaged in other pursuits, and I am satisfied that the great majority of honest men in all callings are desirous that the law should be passed and honestly administered."

Mr. W. A. Mason, representing James H. Walker & Co., said:

"The greatest trouble we have upon the subject of credit is that some of our customers have confidential indebtedness of which we know and can learn nothing until we are informed that the bulk of the estate has been consumed in liquidating them. We think that wrongs of this kind should be prevented by a uniform, fair law in the best interests of all parties concerned. In the proposed law preferences are forbidden and would be prevented.

"There is, of course, no objection to bona fide claims being allowed against the estates, and if securities have been given at the time the debt was contracted without fraud, they of course shall be applied to the payment of such debts. * * *

"The provisions of the present bill are designed to secure an absolutely square settlement, and to prevent advantages being taken by either the debtor, the small, or the large creditor. I believe that this result will in the long run redound to the advantages of the honest debtors as well as the honest creditors."—Herald, Chicago.

FOR THE TORREY BILL.

* * * * *

Mr. L. C. Wachsmuth, of the firm of L. C. Wachsmuth & Co., wholesale clothiers, when asked by a reporter if he was in favor of the enactment of a bankrupt law, replied that he was, and in explaining his position, said:

"There have recently been three very large failures, one in Cleveland, one in Denver, and one in Milwaukee, all of which illustrate with very great force the absolute necessity of such a law. Two of them, I am told, were outrageous steals. These failures would have been prevented, I am satisfied, if there had been in force a good bankrupt law."

In referring to the everyday necessities of an equitably uniform law, providing for the administration of estates of unfortunates, he said:

"Our experience as to losses has been, in the past few years, that when a merchant fails we get nothing unless we are the first to institute proceedings; that is to say, if we find that a customer is in failing circumstances we use all legal means to collect the debt in full. Our success, of course, means that the other creditors do not get anything. If any of the other creditors begin suit first, it is our turn to make a charge to profit and loss. I think it would be a better rule and more equitable for each creditor in every case to receive his share of the estate. This plan of division would obviate, for the most part, controversies between creditors pursuant to which one gets something and the other nothing; not only nothing from the debtor, but an attorney's fee and a big pile of costs on top of it.

"There are many instances in which creditors spend more in litigation endeavoring to retain a preference which has been obtained than the whole claim amounts to."

In further speaking of the reasons in justification of a square divide, he said:

"If a debtor is reported in a dying condition, no one thinks of attaching his property, but in the event of his death all creditors present their claims to the probate court and receive the amounts due, or if the estate is insolvent they receive their share. I think that the same rule should prevail with reference to the estates of insolvents."

When the subject of the discharge of insolvents was touched upon he expressed the following views:

"A very large per cent of all the men who engage in business sooner or later fail. Comparatively few failures are the result of business incompetency. Many, if not most of them, are the result of misfortunes which could not be foreseen. A good many are the result of the person not being qualified for the business in which he is engaged. Frequently men who fail subsequently engage successfully in another line of business.

"The dishonest men ought not, of course, to be discharged from their debts; but a man who has failed from no wrong of his own I think should be, under reasonable restrictions, given another opportunity to do the best he can for himself and family."

When the subject of the difference between the present State laws was mentioned, he said:

"Business is done by the large merchants, and by many of the small ones too, in different States. The effort to collect an account necessitates hiring a lawyer in the particular State where the debtor resides, or in having the law of that State looked up. Not infrequently a judgment may be recovered against a debtor in one State, when it could not be obtained upon the same statement of facts in another. This condition of affairs is both expensive and annoying, and would be obviated by the existence of a national law."

As to the results which are sometimes reached under the existing State laws, he cited a case in which a business friend of his had a claim against a creditor of the Northwest, and by the exercise of a creditor's diligence he succeeded in being the first creditor to attach. The property levied upon was ample to pay the claim, but half of it was expended in costs, and the balance was embezzled by the sheriff who had collected it. Later on he was sued on his judgment bond, and the present prospects are that he will have to pay dearly for his diligence. It is needless to say that under such a law as the Torrey bill the money would have been in the hands of a safe custodian, and the amount would have been distributed to the creditors to whom it rightfully belongs.—Inter Ocean, Chicago.

UNIFORM BANKRUPTCY LAWS.

We are the only great trading nation without uniformity in the obligations of contracts and of the means of enforcing them, so far as they can be enforced in cases of insolvency, upon dishonest or unfortunate contractors; nor is the power of Congress to make such a law as is required at all questionable. The Constitution endows the National Legislature with power to make "uniform laws on the subject of bankruptcies throughout the United States."

Failures will be frequent, whether there be a just and uniform law to regulate the distribution of the assets of the person failing or not.

Justice demands that where several creditors are involved by the failure of a common customer the distribution of his effects should be pro rata, but the laws of many States contravene this principle by allowing preferences. Inequitable, if not absolutely dishonest, confessions of judgments are made, by which the creditor obtains all or most of his claim, while the majority suffer total loss.

Mr. Torrey was very happy in his comparison of the methods by which a decedent's estate is settled with those which prevail in the settlement of the affairs of a living insolvent. If a decedent's estate be insolvent the creditors share pro rata in application of property to the payment of debts. And if this be good law as to the dead, why should it not be good law as to the living?

The credit system, which is a bulwark of the commerce of this country, could be protected and enlarged by the adoption of a uniform law of bankruptcy.

It is impossible, says Mr. Torrey, for a business man to know the circumstances of all, or even of most, of his creditors. If the law be such that he may secure at least a part of the price of the goods disposed of he would be justified in enlarging his sales in directions which he now avoids, and he also would be justified in selling at a lower price than he now is compelled to ask while a possibility of total loss confronts him.

When the jobber is sure of collecting at least a part of his debts he sells more readily, and the credit of the retailer is made stronger thereby, and the consumer gains a cheaper purchase.

The speedy restoration of an honest insolvent to the trading or producing classes also is a benefit which a national law of bankruptcy confers; and hardly less important is that which brands the dishonest bankrupt and permanently excludes him from the amenities of trade.

We do not care to follow Mr. Torrey into the details of law; there is need of a uniform law for the settlement of insolvent estates.—Inter-Ocean, Chicago.

WOULD PREVENT FAILURES.

The commercial associations and the proposed law.

The country is to be congratulated on the passage by the House of Representatives of the Torrey bankrupt bill. If, now, the Senate shall promptly concur, the people will rejoice. No good reason is perceived why there should not be a prompt concurrence. * * *

The sentiment in favor of a just bankrupt law has been growing and intensifying. Nearly all the commercial associations, boards of trade, and legislatures in the country have resolved and memorialized in favor of it. There is really very little popular opposition. No party question or interest is involved. It would seem, therefore, that the Senate should contrive to take up this bill promptly and pass it.

No bill ever presented to Congress has received more careful and deliberate consideration by all interests to be affected than the Torrey bill. It embodies all the good points and none of the bad ones contained in the old law. To these have been added the valuable and practical points made by the numerous commercial associations and by other eminent business and professional men throughout the country. All these have been combined and simplified by Judge Torrey, of St. Louis, into the bill which bears his name.

It covers the whole subject of bankruptcy from alpha to omega, is as simple as a primer, and provides a most just and efficient means for dealing with bankrupts and their estates promptly and economically.

It is not too much to say that the time required for closing an estate under this bill would be reduced one-half, and the expense more than three fourths, as compared with the old law. * * *

The general relief which the passage of this bill would afford to many thousand good citizens in every State who are struggling under a load of debt, occurring through misfortunes, to which we are all liable, is in itself sufficient to justify its passage.

But the general interests of trade and commerce still more urgently demand it. It can not be doubted that a large percentage of business failures occur from the mutual distrust and fear existing between debtor and creditor.

Under the operation of State laws each creditor fears that some other will get ahead of him, and therefore, at the least sign of disaster, a general scramble is made for priority. The assets of the debtor are sacrificed and their proceeds consumed by litigation. It has indeed been asserted by men of experience in such matters that the fees of lawyers and the expense of courts in such scrambles over assets are, in general, greater than the entire proceeds realized.

It is a Kilkenny cat fight all creditors take a hand in. A few get their money. All, whether successful or not, have their lawyers and costs to pay.

Their debtor, also, knowing the nature of his creditors and of the impending scramble, and that certain ruin will follow the first attack upon him, proceeds early to hedge against the impending calamity by concealment of assets, unjust preferences, and gross frauds of all sorts.

Now, a just bankruptcy law, such as the Torrey bill would be, if enacted, would prevent a great deal of this, and would prevent also many failures in business, which otherwise will be precipitated.

Such an enactment prohibits preferences and declares them void even when made. So no creditor would have temptation to unduly crowd his debtor, but would leave him, and be obliged to do so, to convert his own assets, opportunely and without sacrifice or costs, and thereby to pay his debts to the best advantage.

No doubt many millions would thus be annually saved to creditors in dealing with debtors who become unable promptly to liquidate their obligations. A bankrupt law would thus afford, in emergencies, most welcome relief and advantage to both debtor ond creditor.

In cases where the debtor has attempted or been guilty of fraud, most wholesome, speedy, and efficient remedies are provided, both for punishment of the offender and for recovery of the property. Nor can any fraudulent debtor be discharged.

The concensus of legal and business sentiment on the subject involved being thus carefully embodied in the Torrey bill, its prompt consideration and passage by the Senate is undoubtedly demanded by the best interests of all classes of people.—Inter-Ocean, Chicago.

FROM THE PEOPLE.

A prominent business man urges the enactment of a bankrupt law—An appeal to Congress.

The following communication is addressed to our legislators at Washington at the solicitation of many business friends, and it is prompted also by the individual interest of my own firm, L. Gould & Co., of this city.

The subject-matter is a bankrupt law.

Able arguments have been presented why a bankrupt law, especially at this present time, should be passed.

The purpose of this article is to reenforce those arguments, if possible, with a few facts, taken from the everyday routine of business.

During the last sixty days failures have been more numerous than usual, owing to well known causes. Examinations of these failures furnish the strongest kind of facts. I have made it a point to get the exhibits of eighteen failures of retail merchants occurring since December 1. In only three cases were assignments made for the benefit of creditors at large. In the other fifteen cases preferences, by means of the chattel mortgage mainly, were given to large creditors—bankers, merchants, and relatives. The claims of the banks and merchants were, no doubt, bona fide, which can not be said of claims pretended to be held by relatives in all cases; but in either case the general creditor finds little, if anything, left for him. The preferred creditors take practically all the available assets to satisfy themselves, and our laws furnish no redress against such practices.

A state of things under which the general creditor in fifteen cases out of eighteen must gracefully submit to be robbed is manifestly wrong.

Under our present system there is no safety for the average creditor. A man may seem to be doing a good business and from all outward appearances be entitled to credit, when, in fact, he is insolvent, and when his large creditor is practically the owner of all the available assets, ninety-nine other houses who can not have knowledge of those arrangements, furnish their goods to swell the security of the preferred creditor.

The purpose of the law should be to expose unsafe conditions and insolvency in those to whom we sell and who are seeking credit, and not to connive at suppression of the facts to the injury of 99 per cent of the business men.

No objection is raised against giving security by debtor to creditor; but what is required, in justice to the great majority interested, is that the debtor shall be solvent when such security is recorded.

Every creditor, in taking security, would then be interested in ascertaining and knowing that the debtor was solvent, and for fear of subsequent insolvency and for self-protection, such security would at once become matter of public record.

As is now the case a dealer with $10,000 assets and $20,000 liabilities can secure one or several creditors to the extent of his assets and leave half of his indebtedness unprovided for. From and after the time that a man's estate can not pay 100 per cent on the dollar, the law should provide that all claimants are entitled to an equal share. This would place our business and our credit system on a much better foundation.

The Torrey bankrupt bill now before the Senate contains such a provision, in substance. A limit of time is specified, which, for proper and obvious reasons, will suggest itself to business men as reasonable and just.

Careful investigation leads me to the conclusion that the sentiment of business men on bankruptcy legislation runs about as follows: Seventy per cent strongly in favor; 20 per cent undecided and indifferent, owing to lack of knowledge and data on the subject; 10 per cent strenuously opposed.

Out of every one hundred business firms there are at least seventy who demand a change by which their rights may have better protection and consideration.

Now, let us see who compose the 10 per cent of the opposition. In the main it is our large houses. They can do under our present system what would be prohibited under a good bankrupt law. Their antagonism is prompted by self-interest, and their attitude can not be blamed, so far as they are concerned. The question might pertinently be asked, Wherein lies the personal interest and advantage of the large house over its smaller competitor under existing conditions?

LARGE AND SMALL HOUSES.

In the first place, the large house can afford to surround itself with every facility calculated to be of assistance in its credit and collection departments. It has an able corps of men and a large number of special agents in its employ, both at home and abroad, to look after its interests. On the least suspicion of the soundness or solvency of a customer a trusted special representative is dispatched.

The smaller houses can not afford an equipment of this kind. Their volume of business and average claims do not justify the expense. To collect our past-due accounts we are dependent on the local attorneys, and before payment or security can be enforced for us the special representative of the large house is generally found to have arranged things for his safety long before.

Secondly, the large house has a considerable prestige by reason of carrying customers for large amounts. A dealer owing a large sum to one firm is in a measure dependent on the good will of that firm. To obtain this good will and credit the debtor finds it necessary to show up his condition, and relations of confidence are established such as ordinary creditors can not establish. If the large creditor finds cause for demanding security the debtor is forced to comply. Noncompliance means to shut up shop. It is to his interest to satisfy the demand, for by so doing he can continue in business and receive further and even larger accommodation.

The large house is secured as against other creditors, but the latter never

knows this until a final collapse comes. It is then discovered that the large creditor holds and has held for some time security sufficient for his claim.

A careful examination of failures as they occur from day to day will clearly demonstrate to anyone that our laws abet rather than prevent fraud, collusion, and unjust preferences. It is therefore my belief, and the conviction of a large majority of the creditor class which I represent, that a good bankruptcy law, framed with reference to our protection, is earnestly and urgently needed. Whether it be the Torrey bill or any other is immaterial.

But in regard to the Torrey bill, I am free to express the opinion that it contains many new and excellent provisions over the last act; appears to cover all the essentials of a wise and efficient measure; aims at equitable, economical, and expeditious settlement of estates; and the great majority of business men would hail its passage with satisfaction.

P. R. EARLING.

—Inter Ocean, Chicago.

PASS THE BANKRUPTCY BILL.

Only a few more days and the Fifty-first Congress will cease to exist. In the ordinary course of things the Fifty-second Congress will not convene until December.

Some measures now pending might as well be postponed until next winter, and others which ought to have been passed, or should be still, are of a political character and would naturally be antagonized by the Democrats; but there is at least one highly important bill hanging fire which is urgently needed, and has in it no vestige of party politics. We refer to the bankruptcy bill. There is no reason why that should fail, and it would be little short of a public calamity if it should. Its friends throughout the country ought to rally and press their respective Representatives to pass it.

There is a remarkable unanimity on this subject on the part of business men throughout the country. Originally there were several measures, each with its advocates, but the national convention of the representatives of the commercial bodies of the United States having agreed upon the Torrey bill, all controversy over the relative merits of this or that bill has ceased.

It has been conceded from the first, and throughout the discussion, that this bill is a great improvement upon the old bankruptcy act, which was so cumbersome and expensive that the net assets were often a minus quantity. The Torrey bill, it is confidently believed, would not only work the release of the debtor who could not pay, and give him a chance to recoup, but yield something worth while to the creditors.

Under the bill now pending the fee system will be superseded and the processes of liquidation expedited. That is, the clerk of the Federal court will be paid a filing fee of $10 in advance, and that will end his compensation. He can not string it out and thus make it a perennial source of gain. The referee will have a regular salary, $1,000 a year and $10 per case; the latter he is paid only when the records of the case have been returned into court. He will be urged by self-interest to expedite matters. The trustee will be allowed a per cent on the dividends paid, and thus be spurred by self-interest to realize all he can out of the assets. These, in fine, are the main beauties of the bill. They commend themselves to the approval of business judgment.

The House Committee on the Judiciary, in reporting back favorably this bill, laid down these three propositions: 1. The estates of insolvent and dishonest persons can not be properly administered except under a bankrupt law enacted by Congress. 2. Commercial credit would be strengthened and commercial intercourse enlarged by the passage of a just bankrupt law. 3. Public policy justifies the discharge of honest insolvents from their indebtedness over and above the amount their assets pay in dividends. This third point is the fundamental idea of all such legislation, and the second proposition is hardly less so. States can pass insolvent acts, stay laws and the like, but the committee is right in claiming that Congress alone can provide a proper way to apply the principle or principles of bankruptcy in the adjustment of individual interest to considerations of public policy.

For this Congress to die without putting the bill now pending on the national statute books would be an unpardonable dereliction of duty.—Inter-Ocean, Chicago.

PROMINENT CHICAGO BUSINESS FIRMS

There seems to be a growing feeling among Chicago business men that the pending Torrey bankrupt bill in the United States Senate is more and more needed. The many failures that have recently occurred in banking and commercial circles prove the absolute necessity for such a law.

There is not probably a jobbing merchant but who has within a few days experienced the miserable inefficiency of the various present State laws that so effectually cover the conduct of the shrewd debtor.

A measure that would distribute assets equitably among all the creditors at the minimum of cost and discharge the honest debtor is what is required in the interest of honesty, fair play, and justice.

A reporter for The Inter Ocean, in looking into the continued agitation of this matter, has taken the following names from a list of over 1,000 prominent firms who have signed a petition for the enactment of the Torrey bill:

Appleton Manufacturing Company; L. Abt & Sons; American Wheel Company; American Varnish Company; Julius Bauer & Co., pianos; Alfred Benjamin & Co., clothing; Best, Russell & Co., cigars; Belding Bros. & Co., silk; Blum Bros., men's furnishing; A. P. Bowen & Co., coal; M. Born & Co., clothing; Brooks Bros., boots and shoes; the George Bohner Company, lamps and glassware; the S. Brainard's Sons Company, music publishers; David Bradley Manufacturing Company, agricultural implements; Calumet Iron and Steel Company; Cahn, Wampold & Co., clothing; Cameron, Amberg & Co., stationers and printers; Chicago Tire and Spring Company; Chicago Corset Company; Clement Bane & Co., clothing; James B. Clow & Co., plumbers' supplies; Cluett, Coon & Co., collars; Corbin, May & Co., wholesale grocers; Cohn Brothers Company, clothing; Cook, Lyman, Smith & Co., gloves; Cohen Manufacturing Company, clothing; Crerar, Clinch & Co., pig iron; Cribben, Sexton & Co., stoves; Currey Manufacturing Company, paints; Cutter & Crosette, collars; Danforth, Clark & Co., cotton goods; Detroit White Lead Works; Detroit Stove Works; Thomas H. Doane, dry goods company; Doggett, Bassett & Hills Company, boots and shoes; W. N. Eisendrath & Co., wholesale leather; Elmendorf, Watte & Co.; L. L. Ferriss & Co., boots and shoes; Field, Benedict & Co., woolens; French & Potter Company, crockery; Friedman, Leopold & Co., clothing; Fuller & Fuller Company, wholesale drugs; M. Gimbel & Sons, hats and caps; The Globe Soap Company; John S. Gould & Co., wholesale groceries; George P. Gore & Cc., boots and shoes; Griswold, Palmer & Co., cloaks; Greensfelder, Florsheimer & Co., boots and shoes; Grey, Clark & Engel, leather; Guthmann, Carpenter & Telling, boots and shoes; T. W. Harvey Lumber Company; P. Hayden Saddlery Hardware Company; C. M. Henderson & Co., boots and shoes; Hibbard, Spencer, Bartlett & Co., hardware; Hirsh, Elson & Co., boys' clothing; W. M. Hoyt Company, groceries; Edwin Hunt's Sons, wholesale hardware; Henry Kratz & Co., clothing; Edson Keith & Co., wholesale millinery; King Bros., hats; Geo. F. Kimball, plate and window glass; B. Kuppenheimer & Co., clothing; Laflin & Rand Powder Company; Lange Bros. & Co., clothing; Locke, Hulcatt & Co.; W. F. McLaughlin & Co., coffee; A. C. McClurg & Co., books; The Martin Dawson Company, confectionery; Mayer, Engel & Co., clothing; Marshall & Patrick, dry goods; Manheimer, Lepman & Co., cloaks; S. A. Maxwell & Co., booksellers; Mason & Hamlin Organ and Piano Company; Marder, Luse & Co.; Samuel Myers, wines and liquors; The National Syrup Company; Northwestern Rubber Company; C. D. Osborn & Co., stoves; Pfaelzer, Daube & Cohn, clothing; Para Rubber Company; Pitkin & Brooks, crockery; Price Baking Powder Company; Rand, McNally & Co., publishers; John A. Roebling's Sons Company; The Root & Sons Music Co.; Rothschild & Schroeder, tobacco; D. B. Scully Syrup Company; Sherman, Marr & Higgins, wholesale grocers; Sherman Hall & Co., woolens; Selz, Schwab & Co., boots and shoes; A. L. Singer & Co., clothing; Silverman & Opper, boys' clothing; F. Siegel & Bro., cloaks; T. J. Shay & Co., boots and shoes; Sprague, Smith & Co.; A. G. Spaulding & Bro., sporting goods; Robert Stevenson & Co., wholesale drugs; Strauss, Goodman, Yondorf & Co., clothing; Strauss, Glaser & Co., clothing; Standard Wire and Iron Works; Strauss, Eisendrath & Drom, clothing; Stein, Manheime & Co.; Sweet, Orr & Co., clothing; Thompson & Taylor Spice Company; Thompson-Houston Electric Company; John A. Tolman & Co., Charles Truax & Co., surgical instruments; Peter Van Schaack & Sons, wholesale drugs; L. C. Wachsmuth & Co., wholesale clothing; James H. Walker & Co., dry goods; The Wells & French Company; M. D. Wells & Co., boots and shoes; Wheeler & Wilson Manufacturing Company; Louis Weber & Son, clothing; Wilson Bros., gentlemen's furnishings; Work Bros., clothing; H. Wolf & Co., dry goods; The John Zermitz Company, fancy goods; Butler Bros.; The Toby Furniture Company; N. B. Haynes Company, Rathbone, Sard & Co., Joseph Burnett & Co., C. H. Barstow & Co., Thomas Kane & Co., A. H. Andrews & Co., Baldwin Furniture Company, Michigan Buggy Company, The George F. Childs Chair Company, Milburn Wagon Company, Racine Wagon and Carriage Company, James Cunningham, Son & Co., Hayes & Tracey, Mattoon Manufacturing Company, American Desk and Seating Company, Chicago Cottage Organ Company, Calumet Distilling Company, Kelley, Maus & Co., National Safe and Lock Company, Earl & Wilson, James S. Kirk & Co., Wakem & McLaughlin, Felix & Marston, Hanchett Paper Company, Chapin & Gore, Waterbury Clock Company, Giles Bros. & Co., Meridian Britannia Company, Morse, Mitchell & Williams, Otto Young & Co., Simpson, Hall, Miller & Co., Gorham Manufacturing Company, Louis Manheimer, Seth Thomas Clock Company, Manhattan Silver Plate Company, Lapp & Flershem, Central Electric Company, Dallemand & Co., wholesale liquors; C. H. Fargo & Co., boots and shoes; Hart, Shaffner & Marx, clothing; Morrison & Plummer Company,

wholesale drugs; Rice & Whitacre Manufacturing Company, machinery; Spitz, Landauer & Co., clothing; Spaulding & Merrick, tobacco; N. K. Fairbank & Co., Chickering, Chase Bros. Company, Calumet Paper Company.—Inter Ocean, Chicago.

THE TORREY BANKRUPTCY BILL.

Ever since the repeal of the last national bankruptcy law, which contained some objectionable features, the business and credit of the country have been impaired by the laxity and diversity of the provisions made in different States for administering the estates of insolvents.

A creditor may have a remedy in one jurisdiction, while if his debtor happens to reside elsewhere he has none. If a man in Ohio makes an assignment of his property in Illinois, his creditors in this State can attach it, but his creditors in other States can not.

The uncertainty of collections due to the great variety of local laws has long been a serious obstacle to the transaction of business on an extensive scale,

The Torrey bankrupt bill, if it should pass at the present session of Congress, would at all events introduce uniformity in the administration of assets of insolvents.

The whole matter would be thrown into the Federal courts, which would have the power, not possessed by State courts, of discharging the bankrupt from all future liability for his debts. While this may seem to open the way to new frauds, it must be remembered that the courts will not grant a man his discharge unless his failure appears to be free from fraud and dishonesty.

It is desirable that men should pay their debts, but it is even more desirable that they should not sink into hopeless and incurable insolvency. When a man has reached that stage where he merely sinks deeper and deeper under the burden of his liabilities, it is to the interest of his creditors and of the State alike that he should be compelled to render up what he has to satisfy a part of his liabilities, and having done so, should take a fresh start.

Under our present system, even after making an assignment, he remains liable to such of his creditors as decline to release him. Should he attempt to engage in business again, he knows that judgments are hanging over him ready to be levied on any property he may acquire. Ambition dies out, and he becomes a confirmed and hopeless dependent, or only lives from week to week by such temporary shifts as his ingenuity may devise.

It would probably be better if all credit could be done away with and business could be done wholly on a cash basis. Many enterprises would be prevented, but those which existed would be established on a solid basis. Unfortunately, no such radical change of system is possible. The proposal of some visionaries to abolish all remedies for the collection of debts is not likely to be adopted until the dynasty of Edward Bellamy ascends the throne of social order or anarchy.

Credit, being a necessary evil, must be regulated by the most careful restrictions, and as commerce is essentially an interstate concern, credit, which is its foundation, ought to be controlled by tribunals capable of administering interstate affairs.

The country is ripe for a national bankrupt act, but it does not want one under which the bankrupt court and the lawyers will absorb the estate, leaving nothing to either creditors or the debtor. If the bill drawn by Mr. Torrey is a proper one in this and other respects, it should become a law.—Journal, Chicago.

DELAY ON THE BANKRUPTCY BILL.

Chicago business men surprised at the Senate's dilatory tactics—They think the proposed bankruptcy law one that should be passed and put in operation as soon as possible.

The Torrey bankruptcy bill, to which so many business men, lawyers, merchants, bankers, and statesmen have given their highest indorsement, is in the hands of the Senate Judiciary Committee, and that body will be derelict in its duty if it does not take immediate action thereon.

The framer of the bill is Judge Jay L. Torrey, of St. Louis. In our own city it is vigorously supported by the Board of Trade, Furniture Manufacturers' Organization, Jewelers' Association, the Paper Club, and hundreds of prominent citizens, including bankers, brokers, merchants, and manufacturers.

Representative commercial and financial bodies in every State in the Union have given their indorsement to the measure as a necessary aid to the speedy, economical, and equitable settlement of honest but unfortunate bankrupts, and the best methods for the protection of trade from fraudulent assignments and extravagant liquidation.

That a measure so heartily vouched for and indorsed should be allowed to drag in a committee is not as it should be, and an immediate and favorable report should be made on the measure.

A representative of The Journal recently interviewed a number of local financiers and business men, and every one had strong words of commendation for the Torrey measure. The salient features of the pernicious fee system and the intolerable delays and other objections to the old bankrupt law have been super-

seded by just and equitable provisions in the Torrey bill.—Journal, Chicago.

TORREY AND THE BILL.

The Torrey bankruptcy bill, which is a needed measure and is attracting general favorable comment in the world of business, will afford needed relief to honest debtors.

The author of the bill, a prominent St. Louis attorney, is, by the way, a man of somewhat remarkable history. Not many years ago he was a carrier on a St. Louis newspaper route; contrived to educate himself; studied law, and soon won a prominent position at the bar.—Journal, Chicago.

NATIONAL BANKRUPT LAW.

A committee is in Washington. Its object is to induce the President to recommend in his message the passage by Congress of a national bankrupt law.

There can be no doubt in the minds of persons who have thoroughly studied the subject that such a law is an almost absolute necessity.

The laws for the collection of debts should be as uniform throughout the country as the money in which such debts are contracted. And yet we have almost as many different insolvency acts as there are States

On this accounnt the honest business man suffers while the dishonest thrives, and thrives at the expense of the public.

It has been charged by the opponents of a national bankrupt law that it encourages insolvencies. This is a fallacy; for whereas in the United States, without a general bankrupt law, the number of failures has risen 60 per cent in ten years, in England, with a law, it has largely declined. At the same time the average amount of liabilities to each failure was £2,600 in Great Britain and £4,200 in the United States, and the loss of percentages to commerce was but 3 per cent in Great Britain and 5.8 per cent in the United States, or nearly double.

What the public really needs is a law which will secure to creditors the largest possible dividends at the least cost and with the least possible delay. In former laws the bankrupt's assets were literally swallowed up in costs of court and of collection.—News, Chicago.

LOYALLY INDORSED.

There have been some protests from prominent business houses in a few of the large cities against the passage of the Torrey bankruptcy bill now before Congress.

It is doubtful whether Congress will consider the bankruptcy bill at this session, but it should be made known in the most vigorous manner possible that the country needs such a measure.

The principal remonstrances directed against the Torrey bill have made the specious plea that no former bankruptcy law, either in this country or Great Britain, has worked satisfactorily.

It is plainly evident that there is no reason why a new bankruptcy law should repeat the mistakes of the old ones. Former bankruptcy laws have been so subverted in actual use that they have placed a premium upon the dissipation of the assets of insolvents by the legal sharks. In the framing of the Torrey bill there has been special care to prevent the possibility of this kind of waste.

The provisions of the bill have been loyally indorsed through a general expression of sentiment from the business community, and it is surprising that responsible commercial houses should find anything in its features inconsistent with the long-desired reform in the administration of insolvent estates.

UNDER PRESENT CONDITIONS.

While insolvency proceedings are different in almost every State, there is a manifest injustice which calls loudly for relief. Speaking of this view of the case the Milwaukee Evening Wisconsin says:

"The effect of this is to give resident creditors of a shaky house a great advantage over the generality of outsiders, because they are in the nature of things better acqaainted with the law which applies in the case. It also gives an advantage to the large houses in the great business centers, which are enabled by the extent of their business operations to maintain local legal representatives who can pounce in at the first sign of shakiness and file attachments which will secure their claims, leaving other creditors unprovided for. Not infrequently the creditors who are left in the lurch have in morals if not in law a prior claim upon the stock which is sacrificed to pay others' debts. The present condition of things also gives an advantage to dishonest men who go into business for the purpose of making money by a bogus failure."

Laying aside all theorizing as to the moral conditions involved in the absence of a uniform bankruptcy law, it is evident that the passage of such a law and its rigid enforcement will be of great practical benefit to the commercial world. It is an axiom of business that the disastrous effects of failures can not be confined to the parties immediately interested. Every business failure, whether a compulsory or a dishonest one, knocks away one prop, however infinitesimal, of the structure of commercial security.

With a uniform bankruptcy law there can be doubt that the percentage of dishonest failures would be fewer, and that

this element of weakness in the commercial world would soon cease to harass the honest merchants who pay their legitimate debts while there is a dollar of resources left.

In short, the enactment of a uniform bankruptcy law is one of the obvious methods by which the Federal administration can benefit the real interests of the nation. Creditors and debtors would alike have reason to be grateful for such a measure, for it is upon the just administration of insolvent estates that the business world must insist if commercial honor is not to be bankrupted itself.—News, Chicago.

VOICE OF THE DRUGGISTS' ASSOCIATION.

This concluded the business of the evening, and President Vrooman introduced President Peter Van Schaack, of the National Wholesale Druggists' Association. When the applause which followed had subsided, Mr. Van Schaack spoke as follows:

Mr. PRESIDENT AND GENTLEMEN: I hope the voice of your association will continue to be heard in favor of the Torrey bankruptcy bill.

As a member of our national convention engaged in an earnest effort to secure the passage of this bill, I feel the necessity for some such bill must be apparent to all. I have given the bill much study and believe in its wise and equitable provisions. It commends itself to the business community as being a law much needed to prevent the assets of a bankrupt from being eaten up entirely by the expenses of settlement.

It is one equally favorable to the creditor and debtor, and will tend to give greater security to merchants and act as a check to those business men whose principles are not founded on strict rectitude.

Gentlemen, we are engaged in a commerce where our interests are extended in various States and Territories and local State solvent laws do not protect us; we need a uniform national law, and the business interests of the country loudly demand it.—Paint, Oil, and Drug Review, Chicago.

THE PHILADELPHIA PAINT CLUB.

On Wednesday, the 12th instant, the Philadelphia Paint Club held its regular monthly meeting. * * *

J. Levering Jones, esq., of the Philadelphia bar, made the most important address of the evening, inasmuch as he especially dwelt upon the merits of the Torrey bill. He was in his most eloquent vein, made many happy allusions to the paint business, and carried his audience all through with close attention. The following is the substance of his remarks:

"There is a public demand for a national bankrupt law; and there is, in the opinion of those most qualified to understand the commercial situation of this country, a public necessity for it.

"The bill which has been prepared by Jay L. Torrey, esq., is comprehensive and equitable in its provisions. It is not a bill that in every particular is above objection. It would perhaps be difficult, if not impossible, to outline a law which would meet the entire approval of all men competent to judge of what a bankrupt law should be. Lawyers of high authority and merchants of wide intelligence and possessing great financial knowledge have, however, pronounced it a judicious measure. Any criticism of it, therefore, may fairly be said to be unnecessary and unwise; and as a law of this character is admittedly needed, approval of it should be energetic and generous.

"Anyone who compares it with the English insolvent law passed in the time of Henry VIII, and traces the progressive steps in legislation upon this subject to the present time, will be profoundly impressed with the legal knowledge which has been brought to bear upon the questions involved, and the acute study of industrial and commercial conditions that is revealed between the first and last lines of the proposed enactment.

"The first bankrupt act in the United States, passed in 1800, has been termed an act for the protection of creditors. The act of 1841 was an act for the protection of debtors. The act of 1867 accomplished more equitable results. The present act, by its provisions, looks to the attainment of three principal results—an equality of treatment of all creditors, a just consideration of the rights of the debtor, and the encouragement of the relations of merchants with each other upon the basis of morality and rectitude. The existence of these three important considerations may be traced throughout the entire act.

"The aim of the act is to accomplish substantial justice to all affected by its provisions, and as this aim has been steadily kept in view, and as the machinery for putting the act into execution is simple, uncumbrous, and almost too inexpensive, unless grave reasons are clearly shown why it does not meet public requirements, it should certainly become a law.

"Commerce is one of the great forces in American civilization; and by commerce is meant manufactures and trade and all their infinite branches and varieties.

"Organized commercial bodies of this country have spoken in no uncertain language in behalf of this proposed measure, and their potential voices, speaking from our great metropolitan centers and echoing common sentiment, will no doubt be heeded. They are entitled to be heard.

"The local insolvent laws prevailing in the different States are, with scarcely an exception, inadequate in their provisions. The modern business man, progressive and enterprising, frequently has his capital employed in a dozen States. However honorable, however able he may be, circumstances may involve him in financial ruin. The law of a State, with its limited jurisdiction, is not adapted to meet an exigency of that kind. Such a man is entitled to an opportunity to rehabilitate his fortunes, and the scope of the law and its machinery should both aid him to accomplish such a result.

"Every year in this age of business enterprises has rendered more and more necessary the establishment of a law uniform in its operation throughout the entire Union. Such a law we will secure in the present act, and its passage would, we believe, be a fortunate circumstance for the mercantile interests of the country."—Special correspondence to the Paint, Oil, and Drug Review, Chicago.

ALL CLASSES INTERESTED.

Business men throughout the length and breadth of the land are in a congratulatory mood just now over the passage of the Torrey bankruptcy bill by the National House of Representatives.

There has probably been no bill before the country which has so greatly interested all classes of business men and which has secured such a multitude of official indorsements from commercial bodies generally. Firms having large armies of customers, equally with those possessing smaller clientele, have alike favored the measure bearing Mr. Torrey's name. The indorsements, too, have been peculiar to no particular sections of the country, but have been the product of the four points of the compass, and of all varieties of trade. The young merchants, equally with the veterans who have been through panicky seasons and witnessed the operations of other bankrupt laws, as well as the methods of procedure under none, uphold the provisions of the bill as providing for all contingencies as thoroughly as it seems possible for imperfect humanity to provide for them.

This universally favorable opinion has doubtless been instrumental in aiding the passage of the measure through the House, and it is understood that the prospects are good for its consideration and passage by the Senate before adjournment.—Paint, Oil, and Drug Review.

NOT AN ENCROACHMENT ON STATE RIGHTS.

* * * The bankruptcy law is in no wise an encroachment on the rights of the several States.

Commerce is not bounded by State lines; it reaches out from the points of distribution, in every direction, without regard to political boundaries.—Post, Chicago.

THE MOVEMENT FOR A BANKRUPT LAW.

In our present number will be found an article on the need of a good bankrupt law, by Mr. P. R. Earling, a merchant of this city, in the wholesale trade, of long experience, and at the very front of the "credit men" of our city in knowledge of that special qualification, and of the experience and judgment it is calculated to bring to a thoughtful and observing man, as Mr. Earling undoubtedly is, practical proof of which is seen in his own success, and in his popular work, Whom to Trust, a work, by the way, that should be in the hands of every banker, jobber, and large manufacturer.

We trust that the reading of Mr. Earling's earnest paper may result in much additional pressure on Members of Congress by all our readers to get the "Torrey" bill, or a better, passed in the early weeks of the last session of the present Congress.

We deem it no fanciful idea, that it is worthy of this great and progressive nation to provide beforehand that at our great World's Fair all honest insolvents so desiring may stand beneath "the starry flag" that will float from its highest tower, free men, in every sense of the word. So mote it be.—Rand-McNally Bankers' Monthly, Chicago.

PERPETUALLY NEEDED.

* * * No commercial nation should be without a bankrupt law, because it is perpetually needed.

There will always be failures in business, and there should be protection for the creditors, which there is not at present, and relief for the honest debtor, and that relief should extend to the whole Union.

That any man by mere misfortune should be bound for life by debts he can not pay, and thus be barred from further effort, the future not his own, pledged for the past, and honesty, ability, industry, and business capabilities chained for life and denied to the Republic, is wholly inconsistent with our freedom and modern ideas of humanity. This sort of citizen is no traitor or spy; he is our brother, our companion, and he ought to be set free.—Rand-McNally Bankers' Monthly, Chicago.

THE NEED FOR A GOOD BANKRUPT LAW.

By P. R. Earling.

With the experience of the last bankrupt law still fresh in mind, I am inclined

to be a little hypercritical in my views on bankruptcy legislation. And in this I believe I share the sentiment of a great many.

The last act accomplished for the insolvent class all that was intended, and if relief to them were the only thing to be considered, the act may be said to have been a very successful measure for not only honest unfortunates, but a dishonest horde of bankrupts found equal relief and release.

But relief to the debtor class is not all in all that a bankruptcy law should contemplate. There is a larger class, composed of the creditors of insolvents, who have some rights, and whose interests are entitled to consideration equally with those of the bankrupts.

In the light, however, of the experiences we have had, and with better judicial organization all around, it would seem that it might be possible to frame a law which would give the desired relief on the one hand and protection to interests on the other, which would afford protection against fraud, protection of property, and by which bankrupt estates could be equitably, economically, and expeditiously managed in the interest of creditors.

The Torrey bankrupt bill, which is now before the country and before Congress, would appear to have solved the problem. A careful study of the measure and its provisions leads me to believe that the bill will be far better than any of its predecessors, and that we shall be far better off under it than we now are under our forty-two different State laws.

Protection to all classes being guaranteed, we will say, under a Federal bankrupt act, the great advantage secured thereby for creditors is the uniformity of law in the whole country. The great differences in laws in the different States makes the collection of debts, before insolvency, a very intricate, expensive, and generally unsatisfactory process, full of litigation and "quirks."

Colonel Torrey in framing his bill shows evidence of having studied the needs of all classes affected under and by it.

The bill is comprehensive. It aims to cover all the points likely to arise, and is very clear and concise in its directions to officers and all others connected with bankruptcy proceedings.

Want of space will not permit of a review of the different provisions of the bill; but, comparing it with the last act, several new and very important features are disclosed. One of these is that the compensation and fees of officers are payable not until estates have been settled and dividends have been disbursed. Simple as this feature may seem, there is everything in it for recommendation. Expeditious winding up of estates is the great disideratum, and in no way can that be better accomplished than by offering a reward. Colonel Torrey's reward comes in the form of pay for services of officers when they can report their labors in any given case completed, and not till then. The effect would be wholesome. The provision would operate to the creditor's behoof, and constitutes an element of great strength and wisdom in the bill.

Thoroughly satisfied with the bill in all the particulars enumerated therein, I would call attention to at least one additional and important provision which it should contain, but on which it is silent. A number of cases are in mind where dealers, after insolvency could have been established, have taken money out of their business and invested it in homesteads which, after failure, were held under the exemptions act rulable in the respective States. I am aware that under State statutory laws a remedy is provided for such cases, but practically no relief is given to creditors by reason of expense, annoyance, and delay incident and attached to proceedings of that kind. Money is also diverted for other things and investments, to the detriment and injury of creditors, as several late developments have shown.

What I recommend is this: That the contemplated bankrupt bill shall contain a provision whereby a dealer commits a punishable offense when he uses the assets belonging to creditors for purposes outside of the business and for personal benefit, and, secondly, that all such cases come under the jurisdiction of bankrupt courts and that they shall have power and jurisdiction to claim all property as assets, regardless of exemptions, when it can be proved that such property, or any portion of it, has been purchased with money belonging, in equity, to creditors.

I trust this clause can be incorporated.

* * * * *

—Rand-McNally Bankers' Monthly, Chicago.

THE MESSAGE ABOUT CHILE.

It was but 5 minutes short of 1 o'clock when the presentation of petitions for the passage of the Torrey bankruptcy bill and the closing of the World's Fair on the Lord's day came to an end. Then the President's message about Chile was formally laid before the Senate.—Times, Chicago.

FOR A BANKRUPT LAW.

Judge Jay L. Torrey explains his measure.

In honor of Judge Jay L. Torrey a dinner was given last evening at the Union League Club by Mr. E. E. Prussing and Judge A. A. Goodrich.

Judge Torrey, who is the author of a bill that was introduced during the last session of Congress, to provide a law for the benefit of bankrupts, spoke in support of this bill, which is to be brought before the next session of Congress.

Mr. A. M. Pence was the chief speaker, representing the element of the party who were not favorable to the bill. The tables were laid in the lower dining room of the club, and were handsomely decorated. * * *

Mr. Prussing presided and said among other things. * * *

[See p. 29.]

IN SUPPORT OF THE BILL.

Judge Torrey said:

"A bankruptcy bill has been prepared and will be presented to the next Congress and its enactment urged. I prepared the original draft of the bill, and have from time to time modified and revised it in accordance with suggestions received from all over the country.

"The present edition of the bill is the fifteenth that has been printed and distributed broadcast, to the end that its provisions might be known and improved upon if possible.

"In behalf of the commercial and professional bodies which have indorsed the bill I say that we wish to promote equitable bankruptcy legislation in the best interests of the whole people. We therefore say to our enemies as well as to our friends that we want their assistance in improving the bill, if that be possible.

"THE BILL WILL BECOME A LAW.

"We confidently believe that the bill will become a law by enactment by the coming Congress, because it was passed by the last House of Representatives by a large majority, and would have been passed in the Senate if it had been reached on the Calendar. Commercial, industrial, and professional bodies in all parts of the country have indorsed it, and the list is from day to day steadily increasing. The number of such bodies which have taken ground in opposition to the bill is two; never has grown any larger. The press of the country is almost a unit in favor of the measure. The only continued and virulent opposition comes from a weekly trade paper with personal reasons for its animus.

"The subject of bankruptcy legislation is not a political, sectional, or class question; it has not been so considered by the commercial, industrial, or professional classes nor in Congress. In the last House the enactment of the bill in question was advocated in strong speeches at the time it was considered by six leading Democrats from as many different States, and by five Republicans, all of different States.

"In brief, the bill is a measure designed to prevent fraud, secure an equitable and ratable distribution of the assets of insolvents quickly and at a minimum cost to bona fide creditors; the discharge of honest insolvents and the punishment of those who are dishonest—in other words, to promote and foster the commerce and internal improvements of the country by making the business of the honest man easier, that of the dishonest man harder, and restoring the honest insolvents to the roll of active workers.

"We know that our cause is just; we seek only to promote it in the best sense and we have an abiding faith that the representatives of the people will pass our bill."

Mr. R. H. Kern followed Judge Torrey. * * * [See p. 29.]

MR. MASON'S OPINION.

Mr. W. A. Mason, of James H. Walker & Co., when called upon said, among other things, that he believed there were now many complications in the business situation which would be in part, at least, removed by the enactment of a just and equitable national law; that good men who became financially involved were frequently coerced into committing frauds for selfish reasons, which would be prevented by the Torrey bill; that he would not favor this measure if it did not contain very careful restrictions as to the discharge of bankrupts, as he thought that fraudulent debtors ought to be punished instead of discharged, and that only honest men, who had unquestionably been the subjects of unavoidable misfortune, should be released from their debts; that the pecuniary gains derived from the benefit of this bill will more than compensate for the losses in discharging the honest debtor; that his judgment was that the passage of this bill would prevent the "grab game" now practiced in many States to the detriment of all parties concerned, reduce the number of commercial failures, extend credit, and redound to the general good of wholesalers, retailers, consumers, and insolvents alike.

Mr. Azel F. Hatch also spoke very emphatically in favor of the bill.

Mr. A. M. Pence followed. He spoke substantially as follows: * * * [See p. 90.]

JUDGE TORREY IN RESPONSE.

Judge Torrey's reply to Mr. Pence was:

"Mr. Pence's query as to whether a bankrupt law is desired seems to indicate that he has overlooked the fact that there is now in existence a national body having for its sole purpose the promotion of this agitation, which is the largest and most influential that has ever been organized in behalf of any commercial measure.

"The reference to the method in which the right of petition is usually exercised is not in my judgment a convincing argument in opposition to the proposed legislation and does not modify the fact that four national conventions have been held; that several hundred commercial, industrial, and professional bodies have passed resolutions in favor of this measure; that a great many thousand people have petitioned for its enactment; that a number who were misled as to the provisions of the bill, and, as a result, protested against its enactment, were afterwards informed as to its merits, and then had the courage to withdraw their protests and petition in its favor.

"It may be that persons who found the existence of the old law a source of profit are in favor of this bill, but I do not know nor care as to the facts upon that question, as it is not an argument either in favor of or against the bill, since the agitation in behalf of the law was commenced and is being promoted by the commercial, industrial, and professional bodies of the country and a very large number of leading men of all classes.

"The gentleman stated that he proposed to show that our bill does not differ in any material respect from the old law, and that in many respects the latter was the better, and in the very next sentence proceeds to find fault with our measure because it is not exactly like the old law. Later on he expressed the opinion, and gave it as his best judgment, that our bill was simply a rewriting of the old law without improvement, but rather otherwise. If we were asking the reenactment of the old law, either in its original or in a disguised form, the evils perpetrated under it would of course be pertinent and interesting, but since we are not doing so, and especially since our friends would not advocate the reenactment of the old law, the objections to it are wholly immaterial.

"The gentleman has said that he does not know whether this bill is an improvement on the old one or not as to the question of fees. He will therefore, no doubt, be interested to know that while the register under the old law in some of the large cities received from $30,000 to $40,000 per year for services the corresponding or similar officer under the present proposed law will receive annually a salary of $1,000 and $10 per case, payable after the records have been returned to court. The clerk of the court will receive simply and only a $10 filing fee, payable in advance in each case. The trustee who corresponds to the assignee under the old law will not receive a multiplicity of fees for official acts, but will receive simply and only a small commission on the amounts paid out to creditors as dividends.

"There is an unwarranted belief in some quarters that the purpose of a bankrupt law is to bring about the perpetration of all kinds of fraud and to shield rascality in its various ramifications. The facts are that the law is designed, not for the extension of fraud, but for the prevention of it; that it is not in the interest of dishonest men, but for the purpose of making their methods more difficult and of punishing them when it is possible to detect them in the act; that it is not calulated to increase, but to decrease, failures. The statistics show that failures have increased, not only in number, but in amounts owed, since the repeal of the old law, and there is therefore the greatest necessity for uniform, equitable legislation for the protection of the rights of both debtors and creditors.

"It is not, of course, expected that the enactment of the law will entirely prevent failures; that under its administration insolvent estates will pay to creditors 100 cents on the dollar, or that all of the rascals will be punished, but it is certain that it will tend to reduce the hazards of business, and in all respects redound to the best interests of the whole people.

"Public policy alone justifies the discharge of a bankrupt. It is not concerned with the amount that his estate pays, but only with the question of his honesty. Discharges therefore should be granted to honest men irrespective of the degree of their misfortune, but should not be granted to dishonest men, although their estates should pay 99 cents on the dollar. The old law originally provided for the payment of a certain per centum as a condition precedent to a discharge, but the incorrectness of the principle was discovered and the position was abandoned by the amendment of the law.

"I do not believe that the address of the gentleman [Mr. Pence] contains any reason why our bill should not be passed. I shall consider it very carefully, with a view of seeing whether it contains any suggestions which should be included in the measure, and if I find that it does, shall take great pleasure in inserting them."

General Newberry, at the conclusion of Judge Torrey's reply to Mr. Pence, put a few questions to Judge Torrey. He wanted to know what necessity existed for a national law; whether State laws would not cover the necessities of the case. Judge Torrey replied at length, stating in substance that the national Constitution gave to Congress jurisdiction over bankrupts, thus depriving the States of the power of legislation.

The sentiment of the meeting seemed to be in favor of the Torrey law.—Times, Chicago.

BANKRUPTCY LEGISLATION.

The amount involved in the failures of 1890, according to Bradstreet's statistics,

just published, was $211,741,249, an increase in one year of $63,000,000, or thereabouts.

If it be true, as is claimed by large numbers of conservative business men and commercial bodies throughout the country, that the enactment of a proper bankrupt law would conserve and regulate the credit system, and to a considerable extent check and control insolvencies, in the interest of both debtor and creditor, it would appear to be time for the Senate to take up and speedily pass the bankrupt bill. The sentiment in its favor throughout the country by both business men and insolvents is very general and very pronounced.

There can be no doubt that a large number of failures are brought about by fear of the precipitate action of creditors at the least sign of the embarassment of their debtors. A bankrupt law would wholly prevent such action and give the embarrassed debtor an opportunity to confer with his creditors openly and freely without fear of attack, and thus facilitate extensions, compromises, and equitable dealings for the good of all parties concerned.—Times, Chicago.

THE SENATE'S DELAY.

Among the measures upon which the Senate should take action at once is the national bankruptcy bill. There is no good reason for any further delay. The necessity for the bill is conceded on all hands, and the importance of the measure has been impressed upon the Senate by the representatives of commercial bodies all over the country.

The Torrey bill, which passed the House in July last, has been in the hands of the Senate for several months. It is universally conceded to be a just measure as between debtor and creditor; also, that it remedies the existing inadequacy of State laws and will harmonize the variances of statutory procedure in the different States, and that it will tend to restore confidence in the administration of justice and in preserving integrity in transactions between debtors and creditors. The representatives of commercial bodies in the United States at their national convention in St. Louis last December asked its passage unanimously.

In the few remaining days of the session legislation like the copyright bill, which is not wanted at all, and all extraneous matter should be dropped, and the Senate should confine itself to necessary legislation. There is no time to lose. Let the bankruptcy bill pass.—Tribune, Chicago.

PETITION OF CHICAGO BUSINESS MEN.

Mr. Wachsmuth, of Chicago, brought a satchel full of petitions in favor of the Torrey bankruptcy bill to Washington. They were presented by Senator Cullom, who said the signatures numbered many hundred, and included the leading business men of Chicago.—Correspondence of Tribune, Chicago.

BANKERS FAVOR IT.

Several banks throughout the country which have hitherto opposed the Torrey bankruptcy bill now join in the general demand for its enactment. No measure of this character ever before presented in Congress had so many friends and so few enemies as this one among the commercial and financial bodies of the country.—Herald, East St. Louis.

A CAREFULLY FRAMED BILL.

The Torrey bankrupt bill, now before the United States Senate, is one of the most important measures which that body will be called to act upon. It has been carefully framed, and avoids most of the mistakes of former bankruptcy laws.—Courier, Elgin.

GENERALLY INDORSED.

A large majority of the commercial organizations of the country have indorsed the Torrey bankruptcy bill, and the reasons in favor of its passage would seem to be conclusive. It is to be hoped, therefore, that the Senate will soon give it a modicum of attention.—Republican, White Hall, Ill.

WORKING MACHINERY OF THE BILL.

Col. Jay L. Torrey, of St. Louis, has drafted a new bankruptcy bill, which will be introduced into the next Congress with the indorsement of so many important commercial bodies that it will hardly fail to command consideration.

It is generally recognized that a law of this kind has become a necessity, and the Torrey bill is said by those who have examined it to be an excellent measure. The purposes which it seeks to accomplish are to protect the honest and punish the dishonest merchant, and to provide for a prompt and equitable distribution of the assets of bankrupts at minimum cost. These will be recognized by all honest men as highly desirable objects.

The bill has received the indorsement of the Associated Wholesale Grocers of St. Louis, the Bar Association of Missouri, the New York Board of Trade and Transportation, the National Convention of Representatives of Commercial Bodies at Minneapolis, and the National Board of Trade at its annual meeting at Louisville, October 17.

The grand plan of the law is the distribution of bankrupt assets by trustees appointed by the creditors.

Here is a description of the working machinery of the bill. * * * (See a summary of the bill, p. 246.)—Hawkeye, Burlington, Iowa.

THE BANKRUPTCY BILL.

The whole business world is convinced that a bankruptcy bill is needed in order to do away with the confusion that exists in the relations between debtors and creditors. There is such diversity in the provisions of State laws that business transactions are often hampered and trade restricted between persons living in widely separated parts of the country.

FORCING COLLECTIONS.

Sellers knowing the difficulty of making forced collections in distant States are obliged to exercise caution, and at times restrict their sales, rather than take the hazard of selling their goods to parties not sufficiently well known. Honest buyers are thereby embarrassed and thrown into discredit, because the distant wholesaler can not always discriminate between rogues and men of integrity.

It is asserted that the Torrey bankrupt bill would at least secure uniformity in the administration of assets of insolvents, and thus remove the main motive for making such arrangements as are intended to put property or its proceeds beyond the reach of creditors. Another desirable end sought is the release of an honest bankrupt from his liabilities after all his belongings have been surrendered. Nothing is gained by keeping him in a hopeless state of insolvency, with judgments hanging over him to be levied whenever he may acquire any property.

RELIEVES OPPRESSED DEBTORS.

Many men of excellent business abilities and commendable habits have been unfortunate. To bind them permanently with the chains of unpaid debts is not only an aimless sort of oppression, but may shut them out from fields of activity, where their services would be valuable to interests wider than those personal to themselves and where they might yet reach the possibility of discharging faithfully their former obligations. At the same time there should be ample safeguards against the granting of discharges in cases of fraudulent bankruptcy.

A bankruptcy law is needed, but the lawmaking power of the country should provide it so that it works no injustice to any class of men.—Hawkeye, Burlington, Iowa.

THE BANKRUPTCY BILL.

There is no partisanship in the Torrey bill. It affects the business interests of the country. Democrats and Republicans alike ought to be willing to lay aside party interests long enough to legislate for the business interests of the country.—Hawkeye, Burlington, Iowa.

THE COUNTRY DEMANDS IT.

The Torrey bankruptcy bill is one of the measures that the country needs. In a great nation like this a uniform bankruptcy system is of like importance with a uniform currency. Though of a less degree of importance, it is still one of the demands of a general interstate trade.—Hawkeye, Burlington, Iowa.

NUMEROUS PETITIONS FOR A LAW.

Petitions are pouring into the Senate from all parts of the country for the passage of the Torrey bankruptcy bill. This is the best possible proof of the value and need of that measure. The best business men of the country would not ask for such a measure unless they knew it was what they needed and which would be of general advantage to the business interests of the country.—Hawkeye, Burlington, Iowa.

FRAMED WITH SKILL AND CARE.

It is not probable that a better bankruptcy law could be devised than the Torrey bill; it has been framed with the greatest care and skill, with a view of making its provisions equally just to both debtor and creditor.

Also, the costs and expenses of the administration of the law are reduced to the lowest point, so that creditors will practically realize all there is of the bankrupt's estate; the bill is also so harmoniously framed as to permit very great expedition in the disposition of the estate of the bankrupt and in fully consummating all the proceedings.

It certainly is the will of the general commercial public as also of tradesmen generally that the Senate should speedily consider and pass the bill in question before the close of the present session.—Democrat, Davenport, Iowa.

URGENTLY NEEDED.

One of the needs of the country at the present time is the passage of a bankruptcy act for the benefit of insolvent debtors. We had such a law years ago, during and subsequent to the war, but it did not prove to be entirely satisfactory and was repealed after a few years' trial.

Within the past year or two there has been an urgent demand for a similar law minus the objectionable features of the one repealed.

We have received a copy of the Torrey bankrupt bill. This bill has been care-

fully drawn with a view to meet the needs of both debtors and creditors, and has received the indorsement of many of the leading business houses in every State in the Union.

Among the petitions sent in for the passage of a bankruptcy act is one from the citizens of Dubuque, the Iowa Bankers' Association, and various bodies in Burlington, Davenport, Sioux City, Council Bluffs, Keokuk, Marshalltown, and other Iowa cities and towns.

This Torrey bill has been indorsed by a national convention composed of representatives from hundreds of boards of trade, chambers of commerce, and other commercial and industrial bodies. * * *

We believe the sentiment of the country is decidedly in favor of the passage of this or a similar bill before Congress adjourns. This and the appropriation bill are matters that might be attended to at once.—Times, Dubuque, Iowa.

A MERITORIOUS MEASURE.

* * * In conclusion, Judge Taylor said: "I am of the opinion, not only because its enactment is demanded by the people without reference to section or party, but because of the meritorious measure, that it should be passed during the present session."—Times, Leavenworth, Kans.

A CAREFULLY CONSTRUCTED MEASURE.

Hon. George L. Douglass, of Wichita, makes a strong plea in the Eagle, of that city, for the passage of the bankruptcy bill now pending in Congress.

The bill is one of the most carefully constructed measures ever introduced in Congress. Its value to the people of Kansas is very great, and we second Mr. Douglass's advice to every man who has influence with the Kansas delegation to write personally to the members urging its passage.—Capital, Topeka, Kans.

A GOOD THING FOR KANSAS.

The Torrey bankruptcy bill is a good thing for Kansas. It will enable many people hopelessly in debt to start over again. National banks and farmers alone need not go into involuntary bankruptcy under the provisions of this bill.—Capital, Topeka, Kans.

IT IS NEEDED.

* * * Whatever the merits of this particular bill are, there is a crying need for some fair system of national bankruptcy proceedings. * * * It is uncertain how soon the country will have a general bankrupt law, but Congress should enact one as soon as possible.—Kansas Financier, Topeka.

A UNIFORM BANKRUPT LAW.

Why such a measure is needed by the country at large.

To the Editor of the Courier-Journal:

When we remember that those sagacious statesmen who framed the Constitution of the United States embodied in that instrument a clause delegating to the General Government the power to "establish an uniform rule of naturalization and uniform laws on the subject of bankruptcy throughout the United States," we must be convinced that they foresaw the commercial necessity of such a uniform law, and realized that such a law must be enacted whenever the trade of one State ceased to be confined to the boundary thereof. They realized this as a commercial necessity as fully as they did the importance of that constitutional authority delegating to the General Government the power to regulate "commerce with foreign nations and among the States."

THE SPIRIT OF IT.

The spirit of that instrument, reserving to the States every right not absolutely necessary for the protection of the Union, is embodied in the following declaration: "Powers not delegated to the United States by the Constitution, nor prohibited by it to the States, are reserved to the States respectively, or to the people." The power, therefore, delegated to Congress to "establish uniform laws on the subject of bankruptcies throughout the United States" was not lightly considered by those who framed the organic law of the nation; they foresaw and were convinced of the absolute necessity of such a law, and did not anticipate in their careful and attentive deliberations, in that day of peace and commercial quietude, that such a law should be enacted by Congress only at a time of great commercial distress, to be repealed and reenacted on a recurrence of such commercial misfortunes (as is the history of our former bankrupt laws).

FORMER BANKRUPT LAWS.

The bankrupt laws heretofore found upon the statute books have been too expensive and too slow in practice, too easily applied to the purposes of fraud. They were enacted at the time of great commercial distress. The law of 1841 followed the great financial crisis of 1837; the act of 1867 was intended as a relief for the unfortunate many who had bought their goods at inflated war prices, when gold was worth $1.80, and as gold declined were compelled to sell out at reduced prices, ending in their financial ruin. Framed when the country was in this panicky condition, the laws were only

for temporary purposes and were not considered and matured with that care which such laws demand, and becoming obnoxious to the people, were soon repealed; they answered not the purpose of honest trade, and to-day we have no uniform insolvent laws.

The time in the commercial condition of the nation, in my humble judgment, has arrived when a wise bankrupt law should be enacted by Congress, and commerce seems to demand it. The market of no city in the United States is any longer merely local. Wherever human ingenuity is invoked to minister to human wants we find the products of American industry.

TRADE NO LONGER LOCAL.

The trade of New York is no longer confined to the State of New York. The city of Louisville, our own Kentucky metropolis, finds a market in every State. The merchants of every State are interested in the insolvent laws of every other State, and when I assert that every State in the Union has different laws concerning insolvents—the exemption laws, limitation laws, modes of procedure, manner of proving accounts, are different in the various States—we must, then, be impressed with the embarrassment and inconveniences that were foreseen and that now confront merchants concerning the settlement of estates. For these evils a remedy is prescribed, and it is fully set forth in the section of the Constitution quoted. I submit that Congress should apply the remedy and enact a law that is not framed for any certain class of tradesmen; enact such a law as will be uniform throughout the United States, perpetual in its effect, equitable in its application both to debtor and creditor, speedy in the relief contemplated, and economical in practice. Such a law will remain upon the statute books of the nation, and be made the source of perpetual and increasing benefits to every class of honest tradesmen.

I believe that in a great measure the Torrey bankrupt law now pending before Congress will answer the purpose indicated and correct the evils complained of, and will meet with the hearty approval and indorsement of merchants everywhere when they shall understand its provisions.

OBJECTIONS OF OPPONENTS.

The opponents to bankrupt legislation urge, first, that such legislation bestows too great patronage upon the Federal Government; second, they object to the Torrey bill in particular, by reason of its criminal features; third, because of the hardships possible for nonresident merchants to inflict on debtors in failing circumstances; fourth, that such a law is not now needed in our agricultural States.

These objections, in my judgment, seem untenable. The opposition to the bill on the grounds assigned in the fourth objection must disappear for the good and sufficient reason that the involuntary features of the bill do not apply to the farmer class.

Referring to objection No. 3, urged against it, I am convinced, as I believe most lawyers must be, that the hardships possible for nonresident merchants to inflict on the debtor class are infinitely less to be feared under the provisions of the Torrey bill than now exist by reason of the attachment laws of each State; for when one attachment suit is filed a multiplicity of such suits follow, consuming the debtor's estate in cost, involving it in endless litigation over questions of priorities, etc.

As to the second objection, namely, its criminal features: If the statutes of the several States are examined most of the acts denounced as frauds in the Torrey bill will be found punishable by severe penalties under State laws.

The Torrey bill being well directed against all manner of commercial fraud, I am convinced that it will have its effect to promote commercial integrity; dishonest persons will be slow to ask credit they never expect to pay, and a better basis of credit will be established among merchants.

Lastly, I approach that objection urged against this bill which, though not so loudly spoken, is perhaps the objection that will most seriously affect its passage by Congress. I refer to the patronage it bestows upon the Federal Government. From this feature of the bill neither the merchant nor the people at large have any reasons to apprehend evil results. The offices established under the Torrey bill (except such as are provided for by the creditors themselves) are all filled by appointments made by the "circuit courts of the United States," and I submit that as a general rule the present high character of the Federal judiciary is a guaranty strong enough to secure us against any abuse of power that may be apprehended.

Mr. Breckinridge, in his speech in the House of Representatives on this bill, but voiced the sentiment of this State when he said that "the discretion of the Federal judge in Kentucky is as good a limit as we can have."

The Federal courts are the most appropriate tribunals to enforce Federal laws, and I believe will be more effective in the proper and speedy administration of insolvent laws than our State courts under our present system. Bankrupt courts will be always open, and estates be promptly settled, and not await terms of State courts occurring only twice a year,

and, in some sections, sessions not long enough frequently to try the criminal and common-law dockets.

I can not agree with the opponents of this bill that it should not be enacted, by reason of the objections urged against it; the bill in the main is admitted to be a wise measure and it should become a law. It is economical in practice, the trustees receiving less for their services than is allowed fiduciaries under the laws of Kentucky, the criminal features only guaranteeing an honest accounting for the estate of the debtor. If it should prove to be objectionable by reason of the provisions assailed by its opponents, these can be corrected by subsequent legislation.

* * * * *

JAMES E. GAITHER.

—Courier-Journal, Louisville.

THE CONSTITUTION AUTHORIZES IT AND COMMERCE DEMANDS IT.

The Constitution broadly intimates the duty of Congress when the needs of the country require a general bankruptcy act. That such an exigency now exists has been made apparent by the expression of representative opinion from every State and city in the Union. The press has urged the adoption of the pending measure, the Torrey bill, with exceptional unanimity, and the commercial exchanges and trade boards everywhere have given it their earnest support.

But Congress is nearing the end of its term without giving practical heed to these petitions and recommendations, ignoring the great good which the law might accomplish both in relieving the honestly distressed and in estopping fraudulent simulations of distress. This indifference should be made to give place to an active interest in the general welfare, and the Item hopes that the Louisiana Congressmen will take hold of the good work with energy and determination.—City Item, New Orleans.

HON. GEORGE W. STONE'S OPINION.

The proposed legislation, he thinks, is much better than the old law and should be passed.

MONTGOMERY, Ala., February 2.—Hon. George W. Stone, chief justice of the supreme court of Alabama, who is noted by the reason of the soundness of his views upon the subject of integrity of commercial transactions, and whose views upon jurisprudence are always interesting and instructive, has been interviewed as to whether he had examined and considered the Torrey bankrupt bill, which has been passed by the House of Representatives and is now pending in the Senate. In reply to the question he said:

"Yes; I have examined the measure, and consider it a very much better act than either of those of 1841 or 1867."

When asked as to the reasons of the unpopularity and consequent repeal of the former bankrupt law, he answered:

"There were several reasons. Remoteness from the place of holding the bankrupt courts deterred many creditors from giving proper attention to the prosecution of their claims, and the result was that many of them, particularly the small ones, failed to participate in the distribution of the assets. The districts were and are necessarily large in territory and the former statutes made inadequate provision for a trial at any other than the one place in the district provided by law for holding the bankrupt court. Trying the questions at such a remote distance from the scene of the bankrupt's business dealings greatly facilitated fraud on the part of the bankrupt by relieving him of that vigilant watchfulness which creditors, under more favorable conditions, would have exercised in reference to the bankrupt accounts and to their claims against his estate.

"Another grave objection to the former statutes was the enormous expense attending their administration, because of imperfect machinery, and because the administration was in a large degree intrusted to incompetent and frequently corrupt officials. My observation was confined chiefly to Alabama and to parts of Louisiana, in which, if the assets were not large, nothing worth computing ever reached the creditors; and if large, the dividend was shamelessly reduced by unauthorized charges.

"The pending act is a great improvement on the old statutes; first, in simplifying the machinery and reducing the expense, and, second, in providing that controverted questions, most of them, may be prepared for a hearing before a referee, whose sitting may be ordered to some point near the home of the bankrupt, and, consequently, to a place which will generally be convenient to creditors. I would suggest that this duty be made imperative."

Speaking on the provisions of the pending bill, the Judge said:

"Viewed from a moral standpoint, I doubt the policy of voluntary bankruptcy, but the principle is probably so rooted in the public mind that to oppose that would defeat all bankrupt legislation.

"A bankrupt system has two aims: To prevent fraudulent preferences by securing to all the creditors alike an equal participation in the bankrupt's assets. It treats all collectible debts, save those of a public nature, as of equal dignity and binding obligation. This is strict honesty. Its second aim is to restore to

honest debtors, who are borne down by their obligations, the power and privilege of employing their energies and business qualifications in acquiring an honest living, and thus adding to the general welfare. This last object is the only justification or excuse for granting the privilege of voluntary bankruptcy. Honestly exercised, it leads to beneficial economic results. Its facile perversion to abuse is the argument against it.

"The great benefit of a bankrupt law is found in its prevention of fraudulent preferences, no matter in what form they may be attempted. And the demand for such prevention against all business or money corporations is, in my experience and observation, just as imperative as when the attempt is made by natural persons. Incorporated capital is frequently perverted to pernicious uses, and the demand for protection against fraud should meet a hearty response from the law-making power. Let business corporations be made subject to involuntary, but not voluntary bankruptcy."

When his attention was called to the fact that there is now pending in the Senate a resolution to strike out the involuntary provisions of the bill and leave it simply a voluntary measure, he said, in a very earnest manner:

"The enactment of a purely voluntary bill would, in my judgment, make it possible for the perpetration of the grossest frauds. The scandals incident to both of the laws administered while I was a practitioner arose chiefly out of the voluntary provisions of the bill; that is to say, those cases in which proceedings were instituted by creditor resulted in most part in either the defeat of the proceedings or the administration of the estate, while there were many cases in which parties deliberately prepared to go voluntarily into bankruptcy and succeeded in the consummation of their intent in such manner as to engender the belief that the proceedings were fraudulent and that unfair advantage had been obtained by the bankrupt over his creditors."

Continuing, Judge Stone said:

"The best interest of the people would certainly be jeopardized by the enactment of a purely voluntary law."

In summing up the whole subject the Judge said:

"Considered as a whole, I regard the bill as a good one, and hope it will be enacted by the present Congress."—New Delta, New Orleans.

THE BANKRUPTCY BILL—ITS PROGRESS PLEASING.

It is a matter for much gratification to business men in this section of the country, and we believe everywhere, that the Torrey bankruptcy measure is making satisfactory progress before Congress, and that the very general indorsement of the bill by the commercial exchanges of the country has gradually built up a strong following for the measure among Congressmen. In fact, such progress has the bill made that there has been no open opposition attempted, although there are evidences that influences are at work to defeat it by delaying its passage in Congress, or by presenting what purport to be kindred measures, but which, in reality, aim at defeating the ends sought to be attained by the Torrey measure.

Thus, there is pending in the House of Representatives a measure providing for a voluntary system of bankruptcy, to the exclusion of the involuntary system contemplated in the Torrey bill—that is, according to the terms of the bill, any person can file a petition against himself, but his creditors, no matter what the nature of their claims may be, can not do so.

The Torrey bill was framed in the interest of creditors and debtors alike, and is intended to simplify and render uniform bankruptcy proceedings, which, under the existing local systems and laws, work all manner of injustice, not only to creditors, in the shape of enabling dishonest debtors to escape the payment of their just debts, but oppression to honest men who, while paying all claims against them, are forced to compete in business with others resorting to dishonesty and fraud.

The supporters of the voluntary bankruptcy measure, which they can not but admit is framed solely in the interest of the debtor class, are reported to be prepared to offer it as a substitute for the Torrey bill, which has already been reported favorably by the Judiciary Committee. This, of course, would be a most dangerous proceeding, as the success of such a measure would not only amplify the difficulties now experienced under the conflicting local systems, but strike a fatal blow at commercial credit, which is, in this day of active interstate traffic, the basis of all business movement.

DEBTOR AND CREDITOR CLASSES.

These champions of the debtor classes should remember that debtors are created only by the extension of credit by the creditor classes, and that any law which makes credits secure will facilitate the extension and enlargement of credits; and that, on the contrary, any law which in its nature is calculated to weaken credits, will put a check upon the extension or the enlarging of credits, and as a result the rate of interest on money will advance and the profits on commodities will be increased, both to meet the greater risk of loss.

The debtor class would be really doing themselves an irreparable injury by sup-

porting this proposed substitute measure, as it would force upon the merchants an unusually severe scrutiny of credits and naturally restrict the wide liberality now generally practiced in arranging payments for goods sold.

We can not believe that the honest men of the country wish enacted, or that Congress will pass, any law that does not confer corresponding rights and responsibilities on both the debtor and creditor classes.—Picayune, New Orleans.

A VOICE FROM THE SOUTH.

Yesterday the national House of Representatives passed the Torrey bankruptcy bill by a large majority. The bill known as the voluntary bankruptcy act was offered as a substitute, but was defeated. The passage of the bill by the House will be good news to the friends of the measure all over the country.

The greatest interest has been manifested all over the country in the success of this bankruptcy measure, and it has been indorsed by about all the important commercial exchanges and institutions in the different States. The merchants have been practically unanimous in recommending the passage of the bill.

Some amendments have been made in the provisions of the bill, which alter it somewhat from its original construction, but the changes do not, it is understood, weaken its usefulness nor materially change the general purpose of the measure. The provisions of the bill have been so often reviewed that the public is now generally familiar with them.

The main object of the law is to afford just creditors proper safeguards, and at the same time to give proper protection to debtors. It is meant to prevent fraud and to obviate the many inconveniences and delays caused by the conflictiug nature of local laws, which, however good they may be in determiniug purely local interests, afford very little security to interstate trade.

Business is now conducted in such a manner that there are few commercial houses which do not trade in half a dozen States, and are therefore hampered with the conflicting character of the various State laws covering bankruptcy and insolvency proceedings. Under this multiplicity of systems the fraudulent debtor is allowed a thousand loopholes of escape, which naturally has a tendency to impair private credit and hamper trade.

The Torrey bill is expected to correct these evils by establishing a uniform law and system throughout the country which every business man will understand and under whose provisions trade will be conducted with much less friction than is now the case.—Picayune, New Orleans.

REASONS FOR THE LAW.

Ever since the repeal of the act of 1867 the mercantile community of the country has been wholly dependent on the different States for redress in cases of insolvency. Thus have forty odd different legal systems and jurisdictions been in force, the ultimate consequence being the working of great injury to honest creditors, and in some instances to the debtor himself.

State laws necessarily have a very limited scope and can apply only to such creditors as reside in the State, having no binding effect on those residing elsewhere or in foreign countries unless such creditors voluntarily submit their claims to the jurisdiction of the State.

The local or State laws have consequently been of little or no benefit in interstate commerce, but, on the contrary, have afforded opportunities to dishonest bankrupts to defraud their creditors and escape the payment of their just debts.

As the Constitution of the United States expressly gives to Congress the power to establish a uniform system of bankruptcy throughout the country, commercial bodies in different business centers have for several years back been earnestly at work to secure the enactment of some comprehensive national bankrupt law that would remove the consideration of bankruptcy cases from the jurisdiction of the State courts, so that a system uniform and applicable alike in all parts of the country might take the place of the present unsatisfactory methods. Under such a system all creditors, whether residents of the State in which the bankruptcy occurs or not, would be put upon an equal footing.

The commercial interests existing between the different States are so extended and so intimate that it is manifestly impossible to properly preserve harmony under the many and conflicting systems in vogue in the different States. A national law that will protect all parts of the country alike would therefore appear to be imperatively demanded, and a national convention of commercial bodies held this year has resolved to press the matter before Congress during its approaching session.

The President of the United States has already been approached on the subject and asked to exert his influence on behalf of the desired law. There is evidently urgent need for some legislation of this sort, and Congress would do well to give the matter prompt attention, even if some purely partisan measure must be delayed in consequence.—Picayune, New Orleans.

INTENT AND PURPOSE OF THE BILL.

In reporting the amended Torrey bankruptcy bill to the House the Committee

on the Judicary made some very instructive comments illustrative of the intent and purpose of the measure, as well as of the growing necessity for the enactment of a law of this character. The committee points out that the extension of the business system of the country has rendered useless and obsolete many local laws and has made it impossible for purely local enactments to cope with the problems that have arisen from the expansion of interstate commerce.

THE CREDIT SYSTEM.

The committee declares that the credit system is the bulwark of commercial intercourse in the United States, and with the great development of business enterprise it has become impossible for business men to know any considerable portion of their customers; hence the high importance of removing all obstacles that may be interposed to the extension of security of credit. This is a proper view of the matter, as it implies a desire to so legislate that the honest and upright business man will be fully protected in his rights and the dishonest creditor prevented from escaping the payment of his just debts, as too frequently happens, owing to the conflicting character of State statutes.

CONFLICTING STATE LAWS.

The Judiciary Committee points out that most of the commercial centers of the country are near State lines, and as a result large business concerns trade in more than one State.

The fact that the laws in the several States differ subject these promoters of the commerce of the country to needless expense and to confusion, arising out of the fact that their rights and responsibilities are changed when they cross State lines. The differences and conflicting provisions of State laws are therefore obstructions to commerce and charges upon it. Injustice is worked by the State laws relating to preferences, which do away with the principle of equitable distribution by enabling one creditor to collect the amount due, while another, having equal rights, goes empty handed.

The passage of an equitable bankrupt law would, as the committee suggests, by doing away with these hindrances, strenghten commercial credit and enlarge commercial intercourse.

The unanimity of the support accorded the Torrey bill by the merchants of the country proves very conclusively that there is an acknowledged and urgent need for the safeguards to commerce it promises; hence it is gratifying that the Judiciary Committee takes such a businesslike and comprehensive view of the necessities of the case.—Picayune, New Orleans.

ITS FRIENDS NOT DISCOURAGED.

The friends and promoters of the Torrey bankruptcy bill, which attracted so much attention during the entire term of the last Congress, are not discouraged by the failure of their measure to pass the Senate, and will, it is understood, again present it to the next Congress as soon as that body assembles.

There is no doubt but that there was opposition encountered by the bankruptcy measure in many parts of the country, but it is equally certain that the preponderance of opinion was in its favor, and the business interests were almost unanimous in recommending its passage.

The Torrey bill was indorsed by nearly every important commercial exchange and board of trade in the country, and was generally regarded as meeting business needs more completely than has any previous measure of like character. Quite recently Chief Justice Stone, of Alabama, called upon President Harrison and urged the favorable consideration of the Torrey bill by the Chief Executive. The object of this move was doubtless to secure some recommendation from the President in his annual message to Congress. There is no doubt but that such a recommendation would help to attract attention to the bill and assist the chances of its being considered early, the more particularly as the bill is in no sense a party measure, but is supported and advocated in all sections of the country as a purely business measure calculated to improve trade interests.

As to the chances of the bill before the next Congress, there is, of course, much speculation and naturally no means of forming a reliable estimate. Although the bill passed the House of Representatives of the last Congress by a fair majority, a different fate might overtake it in the next House, as the membership of that body has been greatly changed by the political upheaval of last year.

Many new men have entered Congress whose views on the bankruptcy bill are not known. Nevertheless, there is no reason to apprehend any serious difficulty in securing favorable consideration for the measure, as the change in the political complexion of the House has really no bearing whatever upon the bill in question, which is in no sense a political measure and could by no possible process be made dependent upon the success of any party. It has been indorsed by business men all over the country, and, consequently, deserves the prompt attention of Congress.—Picayune, New Orleans.

NATIONAL BANKRUPTCY LEGISLATION.

Everybody will remember the general disappointment that was felt by the failure of the Torrey bill to pass the Senate

after having successfully run the gauntlet in the House of Representatives. There is no reason to believe that there was insurmountable opposition to the passage of the bill in the upper House, but pressure of other business prevented it ever coming to a vote.

The Torrey bill was the rusult of a careful study of the entire question, and was probably the most popular measure of the kind with business interests in all portions of the country that has ever been introduced. It met with the hearty indorsement of boards of trade and commercial exchanges in all parts of the country, and, besides, originated in the West; hence was not open to the suspicion that would have been sure to attach to anything originating in Wall street.

The necessity for uniform bankruptcy legislation has not diminished within the last two years, since the date of the first introduction of the Torrey bill in Congress, but, on the contrary, its necessity has only been more strongly demonstrated, and its popularity has proportionately increased.

The measure is designed to relieve the honest insolvent and distribute his assets easily and quickly among the creditors with the minimum expense and trouble to all concerned. At the same time it will protect creditors against dishonest debtors and open the penitentiary to such culprits.

The only opposition of importance in the last Congress came from concerns having a very large and extended trade, and who, by a well-organized system of procedure, are able to pounce first upon the insolvent debtor, and thus work the laws of different States to their own gain and to the disadvantage and loss of other creditors less able to protect themselves.

A uniform bankruptcy law is called for to replace the present inequitable system, involving proceedings in more than forty jurisdictions, under divergent statutes, which in numerous instances discriminate against the distant creditor and in favor of the one at hand.

There should be really no difficulty in the way of the passage of a national law. There is no party question involved. There is no sectional opposition to confront, but an almost unanimous demand from the business interests for the passage of such a law as is embodied in the Torrey bill.

The next Congress promises to be a busy and hard-worked body; hence, if the business men of the country seriously desire that a national bankruptcy law should be passed, it will be necessary that it should be introduced as soon as possible after the organization of the House of Representatives, so that it may secure as good a place as possible on the Calendar and thus stand a chance of reaching the Senate in ample time to force itself upon the attention of that body, which treated it with such scant courtesy at the last session.

While it will hardly be necessary to go over all the work that was accomplished when the measure was first introduced, it might be well to secure fresh indorsements from the commercial institutions of the country as well as the approval of such commercial congresses as may meet within the next six and eight months. Such aids materially assisted in procuring its passage through the House during the last Congress and will, we believe, have the same influence again.—Picayune, New Orleans.

A VERY GENERAL INDORSEMENT.

The Torrey bankruptcy act was the outcome of a long-felt abuse that has been permitted to grow into formidable proportions by the conflicting character of local laws which enable dishonest debtors to escape the payment of their just debts. The bill was framed with great care, and was the outcome of an agitation carried on very extensively among business men, and which had the indorsement of the leading boards of trade and commercial exchanges in every section of the country.

The bill proposes to establish a uniform law that will be applicable alike in every State and which will do away with the inconveniences arising from the conflicting character of the various local laws.

The conditions of interstate trade at the present time have rendered the old local laws obsolete and ineffective because the remotest sections of the country are now brought by reason of the perfected system of communication into intimate trade relationship; and as credit trading is essentially a part of the commercial system it is evident that laws which but imperfectly protect the rights of merchants against dishonest debtors must give place to a system that offers adequate protection to the rights of debtors and creditors alike.

As there are but few merchants nowadays who do not have trade relations with persons in a number of different States, it is obvious that no proper protection can be secured except through the medium of a national law applying alike to all parts of the country.

There is no question as to the power of Congress under the Constitution to pass such a law, which is clearly in the interest of interstate trade; hence it is to be hoped that the Torrey measure will be speedily adopted, the more particularly as its provisions have met with the indorsement of merchants all over the country.—Picayune, New Orleans.

THE NEED OF A BANKRUPT LAW.

One of the earliest bills to be introduced before the present Congress was the bill providing for a national bankruptcy law, which is identical with that known as the Torrey bill during the last Congress.

Owing to the delay occasioned by the organization of the committees of the House of Representatives and the backwardness of business, due to the illness of Speaker Crisp, the measure has as yet attracted no attention. * * *

The bankruptcy law is one of the quessions to receive the attention of the National Board of Trade at its approaching annual meeting at Washington, and it is to be hoped the sentiment in its favor will be shown to be so strong that it will be thereby recommended to the early consideration of the committee of the House of Representatives to which it has been referred.

The Torrey bankruptcy bill of last Congress, of which the present measure is an exact reproduction, received the indorsement of every influential commercial body in the country and was unquestionably popular with most of the merchants of the country.

Its need has become more and more felt of recent years, and although there were fears of indorsing such a measure because of the abuses which attached to the enforcement of the old national laws on the subject in force for a number of years immediately after the war, the growing necessities of the situation were actually such that it was decided to carefully prepare a bill which should be free of the abuses complained of in the old law and at the same time afford the necessary protection to business which appears to be so much needed.

The strongest argument in favor of a national bankruptcy law is the great diversity of laws and statutes on the subject prevailing in the different States. This very complication of laws enables dishonest debtors to escape the payment of their just debts, while it adds to the uncertainties of business.

The existing system, or rather lack of system, is also an injury to those in business who are disposed to meet all their obligations, as it enforces toward them a line of conduct on the part of the merchants with whom they deal which is the direct outcome of the successful efforts which have so frequently been made on the part of the less scrupulous class of debtors to evade their just obligations.

The general need which has been felt of late years for such a law as the Torrey bill is responsible for the practical unanimity with which that measure has been indorsed.—Picayune, New Orleans.

IMPERFECTION OF STATE LAWS.

The incompleteness of most of the State bankruptcy laws, and the wide differences existing in the statutes of the different States, have for years been found to work serious mischief to the commercial interests of the country. Owing to the lack of uniform and well understood bankruptcy regulations common to all States and sections, dishonest debtors are enabled to evade the payment of their just debts, fraudulent failures are rendered possible, while an opportunity is afforded to make unjust preferences in favor of some creditors to the prejudice of others, thus adding greatly to the uncertainty of profits and surrounding business with unnecessary and harrassing risks.

ABRIDGMENT OF RIGHTS.

As a rule the Picayune is strongly opposed to any abridgment of the rights reserved to the States by the Constitution, but the Constitution itself expressly gives to Congress the right to regulate interstate trade and to enact a uniform bankrupt law.

The merchants in all large cities are engaged to a very large extent in interstate trade, the jobbing houses of this city, for instance, doing business in half a dozen States or more.

The existence of a uniform law to enforce the payment of just debts and regulate insolvency would naturally be of vast benefit to all these merchants, and by removing much of the doubt and suspicion which now necessarily enter into all business dealings, owing to the opportunities furnished by imperfect and conflicting laws for the evasion of just debts, greatly benefit general credit by assuring wider freedom from risk.

AMPLE PROTECTION FOR ALL.

The Torrey bankruptcy law, which has passed the House, makes ample provisions for the discharge of honest insolvents from debts not paid by their estates; for preventing creditors from becoming panic-stricken and dissipating the estate of the debtor in costs by a struggle to see who can first secure their claim in full, irrespective of the debtor's rights and of their own best interests; for preventing creditors from taking advantage of their debtors and of each other; for holding creditors' meetings and consultations between creditors and debtors for the preservation of the debtor's property right, good will, and future prospects; for enabling all creditors having bona fide claims against a debtor to realize the whole of them, or collect a pro rata part thereof equal to creditors of the same class; for preventing the giving or re-

ceiving of preferences; for a prompt and economical administration when a compromise is not made.

A GENERAL DEMAND.

There is a general demand from all parts of the country that this bill be passed at the present session of Congress, and the local business community is particularly earnest in advocating the measure. * * *—Picayune, New Orleans.

A NATIONAL BANKRUPTCY ACT.

* * * * *

By comparison with the provisions of the act of 1867 it may be said, in a general way, that the Torrey bill seems to make it its principal aim to squander as little of bankrupt estates as possible in official expenses, to hasten the winding up of such estates, and to regulate the proceedings generally in the interest of the creditor.

If it shall succeed in accomplishing these ends, as is confidently expected by jurists of experience under the existing régime, it will be the cause of much benefit to the community.

One has only to notice how the settlement of bankrupt properties under the present law is postponed from month to month and from year to year under the flimsiest pretexts, and how the assets, such as they are, are frittered away in paying this, that, and the other perfectly unnecessary official expense, to recognize that such improvements and limitations as are promised in the Torrey bill will be a vast boon to creditors.

The bill seeks, in short, to attain the result that the bulk of bankrupt properties shall go, not to the official, but to the creditor, and that it shall go to him within a reasonable time after the declaration of bankruptcy.

We can not refrain from mentioning, in conclusion, that among the recommendations which this Torrey bill has is one which is greatly in favor of the person who is in financial distress.

The bill is, by all odds, a far superior measure to the act of 1867.—Times-Democrat, New Orleans.

WHY IT SHOULD BECOME A LAW.

A very interesting statement has been submitted to Congress showing why the Torrey bankruptcy bill should become a law.

In substance the statement recites that the attempt of the States to enact bankrupt laws have proved failures, both because Congress alone has power to enact such laws and because of the practical impossibility to secure uniformity of action by the States; that the attempts of the several States constitute a vehement protest against further delay by Congress in enacting a bankrupt law; that citizens who reside at long distances from the centers of trade are entitled to have a law enacted which will make credits more secure and enable them to purchase goods at all trade centers at the lowest possible prices; that in the newly settled States the hazards of business are greater than in the older States, the opportunities for securing employment in the subordinate positions are less, and it is, therefore, of the utmost importance that men who have honestly failed shall be discharged from their debts; that both voluntary and involuntary bankruptcy are necessary in the best interests of the entire community; that the reservation to Congress by the Constitution of the United States of the right to pass a bankrupt law imposes an obligation to do so; that the attention of Congress is called to the fact that the several States have attempted to protect the rights of their citizens by the enactment of insolvency laws, and that these attempts c nstitute a demand for the enactment. without delay, of a uniform, equitable law; that the best interests of the citizens of all parts of the country, and particularly in the States most distant from the great commercial centers, will be benefited by the passage of a law designed to prevent the perpetration of fraud, punish wrongdoers, extend commercial credit between the members of the commercial world, promote and foster commerce, and discharge honest insolvents from the burden of their indebtedness over the amount paid in dividends by their estates; that the energetic, enterprising citizens of the United States, who have performed the pioneer work of developing the great industries and resources of the States, ought to have, in the event of honest misfortune, the benefits of the relief provided by an equitable bankrupt law.—Times-Democrat, New Orleans.

THE LACK OF THE LAW AN IMPEDIMENT TO BUSINESS.

The lack of a uniform bankrupt law is now a serious impediment to business, and especially to interstate commerce. The business men look to the Senate for relief. That body should put politics asi le and take up this matter of business. Enough time has been wasted in partisan wrangling. What the business men want is to see the Torrey bill taken out of its low place on the Calendar and made the unfinished business of the Senate until it is disposed of.—Times-Democrat, New Orleans.

IT HAS BEEN NEGLECTED LONG ENOUGH.

One of the bills which the Senate should pass without fail between this and the 4th

of March is the Torrey bankruptcy bill. This bill answers to a general and urgent demand which year after year Congress has neglected. It embodies the results of prolonged, impartial, and instructed deliberation, and is recognized as the most satisfactory measure of the kind that Congress has ever had before it. It has gone through the House, and is in such shape as it stands that it can easily be enacted without amendment.—Philadelphia North American; copied by Times-Democrat, New Orleans.

FULLY DISCUSSED AND INDORSED.

No bill before the present Congress has been more carefully considered than the Torrey bill. The bill has been before the country for months, and every commercial body has had a chance to consider and discuss it and to pass on it. It has received the indorsement of the National Board of Trade, and of nearly every commercial body in the Union. It meets with the approval of all the leading banks, merchants, corporations, etc., and has been more unanimously approved and indorsed by all those who will be affected by it than any other public measure.

The present complicated condition of our bankruptcy laws, with different systems prevailing in the various States, is injurious to business and damaging to credit, and the people clearly recognize the necessity of some general and Federal law on this subject.

The Torrey bill is just such a law. It has been carefully analyzed and is approved by all, and it will do much to restore business disturbances and improve credit. With the experience it has lately enjoyed in the matter of business failures the country demands it, and there would not be the slightest doubt about its passage if it were submitted to the people or Congress.

The people should insist upon Congress devoting its first attention to this matter, of far greater importance than some of the other questions likely to take up the little time left of the present session.—Times-Democrat, New Orleans.

GREATLY BENEFIT SOUTHERN INTERESTS.

There was no measure more strongly pressed before the last Congress by the commercial exchanges, merchants, lawyers, and everyone else interested than the Torrey bill, which assured a national bankruptcy law for the whole country.

A dozen of the strongest petitions were presented to Congress in its favor; the press was unanimous and enthusiastic in its support, and there seemed every prospect of its passage; but it failed in the rush of the session, and is now before Congress again.

The prospects of its passage are better to-day than ever before. It has the approval and support of more commercial exchanges than any bill that has ever been before Congress. It has been gone over again and again by the best lawyers, and is as near perfect as it well can be.

There was some opposition to it before, based largely on the opposition to giving the Federal Government too great power, but the more the matter has been discussed in the South the stronger the feeling has become that the commercial interests of the country require a general law on this subject.

Some of the strongest indorsements of the bill and petitions in its favor come from the South, and its passage would greatly benefit Southern interests.

With all this support, and practically no opposition, it will be strange indeed if the bill fails of passage at the present session.—Times-Democrat, New Orleans.

THE PRESS DEMANDS ITS CONSIDERATION.

The Torrey bankruptcy bill, which at one time was buried clear out of sight on the House Calendar, was brought into prominence again by the demands of the leading dailies of the country for its passage as a measure of great public benefit. It is for the protection of business men and deserves immediate attention. Congress has delayed long enough on this measure, and further waiting will be resented by the business men of the country.—Express, Portland, Me.

THE DEMAND FOR A NATIONAL ACT.

The national bankrupt bill now pending in the Senate, and which is being considered in committee, is a measure whose passage is demanded by every important business interest of the country.

Not only is a bankrupt law desirable for those whose misfortunes would prompt them to take advantage of its provisions, but it is earnestly wished for by all the great commercial and manufacturing bodies of the country that are interested in the harmonious preservation of the nation's financial equilibrium.

For more than a dozen years continuous and persistent efforts have been made to induce Congress to grant some definite bankrupt legislation. During session after session, including the present one, the leading cities of the country have sent delegations of their most solid business men to Washington to plead with committees and Congressmen in behalf of the needed law.

So far these laudable efforts have been without successful effect, but it is to be earnestly hoped that they will bear fruit before the Fifty-first Congress closes its labors.

Such a law is not only asked for, but it is clamorously demanded by every commercial center throughout the United States. Then why should Congress refuse to grant that which the people clearly need and ask for?—Herald, Baltimore.

MERCHANTS DEMAND A BANKRUPT LAW.

The merchants of Baltimore and business men throughout the country are deeply interested in the passage by the United States Senate of the Torrey bankrupt bill, which has already passed the House.

The bill provides a uniform system of bankruptcy, and is generally approved by commercial bodies as equitable and inexpensive. The want of some general law of this sort has entailed much confusion, loss, and injustice, which both the creditor and debtor classes are interested in terminating.

As no serious objection seems to be made to the Torrey bill it is to be hoped the Senate will made no attempt to tinker with it, but will pass it promptly, and thus satisfy at least one of the demands of the business men of the country, who have received such scant courtesy at its hands during the past session.—Sun, Baltimore.

THE ELEMENTS OF CHANCE.

The Torrey bill is one in which more interest is taken by the business men of the United States than any other in Congress, and strong appeals are being made daily for its passage.

There was a time when people viewed with suspicion and distrust any effort to enact a law which would give relief to business men who had been unfortunate in their ventures, and the public could not consider them entitled to discharge until every farthing was paid. But those were days when men were imprisoned for debt, and could not go hence until the debt was paid or the creditor consented to their liberation. That day has, happily, passed, as has also that in which men and women were burned at the stake under the belief that they were in league with the evil one.

Business as conducted to-day has in it a very large element of chance, and when a man engages in business his standing and wealth, as well as his ability and general reputation in the community is promptly reported to the manufacturer and wholesaler, and it is upon their estimate and the probability of his success that credit is given, and no business man to-day pretends to put a price on his wares that does not include a percentage to cover losses that he knows are likely to occur. This is the principle on which business is conducted, and if a man should be so unfortunate as to fail in his undertaking what benefit is it to the community, the creditor, or debtor to keep him in a position from which it is utterly impossible for him to escape?

The mean, stingy, close-fisted business man who never takes a risk, but knows that if an article costs $1 and he sells it for $2, and gets the cash for it, he loses nothing, is not the kind of a man who helps to build cities, open mines, start the wheels of the factory, and bring wealth and prosperity to his country. Neither is he the kind of a man who is likely to give ear to the appeal of the poor and needy, or extend a helping hand to aid charity. He lives for himself alone, and cares not who fails so he loses nothing by the misfortune.

DISABILITIES OF THOUSANDS.

To-day thousands of the best and brightest business talents of the country lie under the ruins of their failures and are not in a position to again engage in the trade of the world because of their misfortune, or the rascality of those they trusted. This is wrong. They should be liberated and again permitted to take their places in the commercial world to which their talents and experience entitle them.

THE OTHER SIDE.

There is, however, another side to this question. When a business man finds that it is impossible for him longer to continue in business and meet his obligations, he owes a duty to his creditors, and it is but just and honest that every dollar he owes should be made to go as far as possible toward the payment in full of every claim against him. This is nothing but common honesty. But how often it is the case that by the time the assignee gets through with the assets there is nothing left, and the poor man is bound hand and foot and the creditor as bad off as ever!

WHAT IS NOW NEEDED.

What is needed now is a general bankrupt law that will be uniform over the country, and take the place of the insolvency laws enacted by the States. Put all creditors on an equal footing and let the proceedings be attended with as little inconvenience, cost, and expense as possible, so that a speedy and profitable settlement may be made, and thus the ends of justice and business will be subserved.

We believe that the Torrey bill comes nearer meeting all the requirements for the benefit of debtor and creditor than any that has yet been devised, and as it is a great improvement on any bankrupt bill ever enacted, we hope the Senate will speedily pass it, and bring relief to the business of the country at large.—Democrat, Laurel, Md.

GENERALLY INDORSED.

There can be little question as to the demand in this State for the passage of the Torrey bill. Its enactment has been requested by such representative bodies as the Arkwright Club, the Boston Board of Underwriters, the Merchants' Association and Merchants' Club, the Commercial Club, the Wholesale Grocers' Association, the Mechanics' Exchange, the Boston Executive Business Association, the Paper Trade Association, the Paint and Oil Club of New England, and the boards of trade of many prominent New England cities, as well as other business organizations in this and other New England States.

The most condensed résumé of the important commercial, legal, and industrial associations which have urged the passage of this bill would fill columns of type.—Advertiser, Boston.

FARMERS FAVORED—BUSINESS MEN PROTECTED.

The most unjust and unwarrantable criticisms have been passed upon the Torrey bill by its opponents. It has been called a bill for the oppression of farmers, whereas farmers are not only especially exempted from its involuntary clauses, but are allowed to enjoy the benefits of the acts by petitioning for that purpose.

Again it has been called a bill for the oppression of the debtor for the benefit of the creditor, which is equally untrue. At present if any one of a bankrupt's creditors declines to come into an arrangement the debtor can never be fully discharged nor hold property without suits from the dissatisfied creditor.

The Torrey bill administers the debtor's estate, treats all his creditors alike, and discharges him free to begin the world again.

It would seem as if Congress might protect from the sharper and swindler the plain business men of the country, who ask no favors and are graciously accorded the privilege of footing the bills.—Commercial Bulletin, Boston.

FEATURES OF THE NEW BILL.

The "preferred creditor" under this bill is swept out of existence. In Michigan a dishonest bankrupt can save a part of his assets by executing a chattel mortgage in favor of some obliging relative. In New York he prefers a creditor; in Pennsylvania he "confesses judgment" in favor of whomsoever he sees fit. A sheriff's levy and execution follow. The preferred creditor is paid in full and the rest divide what they can get.

The abolition of this nightmare is of course the greatest merit of the Torrey bill, which will prevent dishonest assignments and enforce an equitable division of all the assets among the creditors. The dishonest debtor is obliged to settle his debts, and the honest but unfortunate bankrupt is enabled to get a discharge and is left to commence the world again without an eternal slavery to one or two uncompromising creditors.—Commercial Bulletin, Boston.

ITS MERITS UNDERSTOOD.

We have already explained the merits of the Torrey bill, and we believe they are undisputed. They need not be repeated here. The whole business community is practically unanimous for the bill, and there is no serious objection made to it in any quarter.

Former measures of this sort have often aroused violent antagonisms because they were supposed to be too severe on the debtor class, but the Torrey bill has encountered little or no opposition of that sort, being framed with great care to avoid doing injustice to anyone.

The lack of a uniform bankrupt law is now a serious impediment to business, and especially to interstate commerce.—Globe, Boston.

"A SQUARE DEAL ALL AROUND."

Under the Torrey bill, so called, consultations can be freely held between debtors and creditors in times of stringency, and often such consultations will lead to mutual confidence and support, and failure will be avoided. If not, the creditors can gain no undue advantage by precipitate action—the bill, in the language of one of its critics, proposing to give "a square deal all round."—Herald, Boston.

THE SENTIMENT OF BUSINESS MEN VOICED.

The paper manufacturers voiced the sentiment of the business classes of the country when they passed their resolution calling for the enactment of the Torrey bankruptcy bill.—Journal, Boston.

JUST AND PRACTICABLE.

Altogether, the Torrey bill seems to be a just and practicable measure; it is the product of a vast deal of labor and discussion, and we may hope that it will be considered by Congress without prejudice.—Post, Boston.

WILL THE DEMANDS OF BUSINESS MEN BE HEARD?

The Torrey bankrupt bill ought not to be given the go-by at this session of Congress. Its passage would doubtless stimulate business and prove a much-needed

relief to many honest persons who were overwhelmed by causes beyond their control, and for which they were in nowise responsible. Congress can make no mistake in passing a bankrupt law approved by such a vast body of mercantile opinion.—Transcript, Boston.

ITS SIMPLICITY COMMENDS IT.

One thing which commends the Torrey bankrupt bill to the confidence of the public is its simplicity. One feature which is of special importance is the abolition which it proposes of the system of preferred creditors, a system so liable to dishonest and fraudulent abuse that the bill is a measure in the interest of business morality. The facilities which it offers for the prompt settlement of business affairs under circumstances that now entail costly delay, and for the confident investment of capital in commercial enterprises, are perhaps less understood, but they are no less important.—Traveller, Boston.

SIMPLE, ECONOMICAL, AND EQUITABLE.

The pending Torrey bankruptcy bill meets three important requirements. It has the merit of simplicity, it can be economically administered, and it is equitable in its provisions.

Some of the prejudice which exists against bankruptcy legislation is based upon the fact that the laws heretofore enacted have been full of complicated provisions often leading to expensive litigation, and delaying the settlement of bankrupt estates.

Most of these laws have been passed in the midst of serious financial crises in order to meet immediate grave exigencies, and have therefore too often been carelessly and crudely drawn, thus opening the door to frauds and injustice.

All this is avoided by the Torrey bill, and this is the secret of its undoubted popularity with the business interests of the country. The measure has only to be understood to be favored. It is fair to both debtors and creditors. The country demands that this bill be passed by the Senate and sent to the President.—Traveller, Boston.

THE BUSINESS INTERESTS DEMAND IT.

Too much stress can hardly be laid on the imperative duty of Congress to pass a national bankruptcy bill at the present session. It is demanded by every business interest in the country. It would prove especially beneficent now, when the effects of the late stringency in the financial world have not yet wholly subsided.

There is undoubtedly much to do, and only a very brief time in which to do it. But Congress can pass this bill without slighting any weightier duty.—Traveller, Boston.

TAKING A FRESH START.

The need of a general uniform bankrupt law for all the States has been long recognized, and it is time that Congress granted the demand for legislation.

A creditor may have a remedy in one jurisdiction, while if his debtor happen to reside in another he has none.

Several measures have been proposed, but none which have met with such hearty approval on the part of both creditor and debtor class as the Torrey bill. It guarantees to creditors uniformity and impartiality in the administration of the assets of insolvents. It is desirable that men should pay their debts, but it is also desirable that they should not sink into hopeless and incurable insolvency.

When a man has reached that state where he merely sinks deeper and deeper under the burden of his liabilities, it is to the interest of his creditors and the State alike that he should be compelled to render up what he has to satisfy a part of his liabilities, and, having done so, should take a fresh start.

Under our present system in many States, even after making an assignment, he remains liable to such of his creditors as decline to release him. Should he attempt to engage in business again, he knows that judgments are hanging over him, ready to be levied on any property he may acquire. He is likely to become a hopeless wreck as a business man.

To do all business on a cash basis is utterly impracticable, and the credit system is a necessity. It needs, therefore, to be regulated by the most careful restrictions. Commerce is essentially an interstate matter, and credit, the foundation of commerce, ought to be under the regulation and control of tribunals having jurisdiction over interstate affairs.

The country demands a national bankrupt act, and the pending Torrey bill is one carefully drawn, and has the approval of the trade and business organizations of the country almost without exception. The Senate ought to pass it without further delay.—Traveller, Boston.

OTHER MEASURES SHOULD NOT HINDER ITS PASSAGE.

The commercial bodies of the country are uniting to urge that Congress pass the Torrey bankrupt law, which is being kept back with other important legislation. This is one of those measures whose importance is admitted, and the plain people are tired of seeing matters of moment ignored session after session.

Less partisan maneuvering and more plain business is the need at Washington.—Republican, Springfield, Mass.

MICHIGAN DESIRES IT.

Among the very important measures which should receive the favorable action of the present Congress before adjournment is the Torrey bankrupt bill, which has everywhere received the earnest indorsement of business bodies and prominent citizens, and to such an extent that there is no longer a doubt that its passage is demanded by the commercial and industrial interests of the country with a unanimity which may be regarded as remarkable.

In our own State the business men's associations of the leading cities have petitioned in its favor, and the list of its active supporters includes such well-known names as Theodore H. Hinchman, Samuel E. Pittman, and George H. Barbour, of Detroit; Wellington R. Burt, of Saginaw; George E. Howes, of this city; Gen. George G. Briggs, of Grand Rapids; Adam S. Kedzie, of Grand Haven, and many others, who, though they have no personal interest in its passage, regard it as a measure which would bring just relief to many honest and deserving debtors and promote the business welfare of the entire conntry.

A memorial extensively signed by the leading manufacturers, merchants, and other business men of this city, urging that the bill should become a law, was some time ago forwarded to the Michigan Senators and Representatives at Washington, as indicative of the interest which is felt in this section in regard to this subject and the general desire that the bill should be passed the present winter, and not be postponed for action by another Congress.—Journal, Battle Creek, Mich.

A WISE AND JUST MEASURE.

The Torrey bankruptcy act now pending in Congress is undoubtedly one of the measures that should become a law at the present session. It is extensively indorsed by bankers and business men in every State in the Union, and is regarded as the most comprehensive piece of legislation affecting bankruptcy matters yet proposed. It fixes exactly the status of creditors and compels the strictest adherence to established rules on the part of debtors. It protects the honest debtor, insures the equality of all creditors, and is a very substantial protection to the business community against fraudulent failures.

Legislation of this sort has been long needed, and it is to be hoped that the Torrey bill, which passed the House last summer, may now get through the Senate and receive the approval of the President.—Tribune, Bay City, Mich.

REASONS URGED FOR THE PASSAGE OF A BANKRUPTCY MEASURE.

To the Editor:

You undoubtedly are thoroughly familiar with the Torrey bankruptcy bill, now before Congress. It has been indorsed by a majority of the commercial bodies of the country, and it is legislation that is urgently needed. This fact is conceded by a large number, and undoubtedly a majority, of the members of both Houses, but there is reason to fear that the bill may be postponed, and, in effect, defeated, because of want of time to consider it.

I suggest the following as a few reasons why this act should become a law:

1. It would decrease failures.
2. It would increase dividends paid to creditors.
3. It would break up professional failing and attempted fraud by debtors.
4. It would inspire confidence in commercial and mercantile transactions.
5. It would stop all unjust preference, either directly, as allowed in many States, by assignments, or otherwise, or by confession of judgment, creation of liens by debtor, unjust preference by attachment, etc., which is a prolific source of oppression to debtor and wrong to other creditors by reason of undue haste to be first to be secured, and thus tend to an equitable and fair division of assets.
6. It would furnish a uniform collection law and substitute a uniform system in place of the existing confusion growing out of difference in State laws.
7. It would effectuate prompt settlements, with a minimum of litigation and expense, between creditors and debtors in failing circumstances.
8. It would tend to stop fraud by debtors and oppression by creditors.
9. It would give full opportunity for the investigation of the affairs of the debtor, to the end that justice might be done and equality insured.
10. It would provide relief to the honest but unfortunate debtor and allow him, for his own benefit and the general good, to reenter the race of business life without being handicapped by the weight of debt.

DETROIT PAINT, OIL, AND VARNISH CLUB,
THOMAS NEAL, *Secretary.*
—News, Detroit.

HONESTY NOT DIVIDENDS.

During the last session of Congress we saw a newspaper article advocating an amendment to the Torrey bankruptcy bill requiring that discharges should not be granted unless the estate of the applicant paid a dividend of at least 50 per cent. The purpose of this amendment was, of course, to increase the amount of dividends in bankruptcy.

We suggest to the gentleman whose fertile brain has worked out this problem

that he ought to require that the dividends should be 100 cents on the dollar. When he has accomplished this result the whole bankruptcy problem will be solved and there will be no occasion for a discharge.

The Torrey bill gives the right to creditors, under careful restrictions, to proceed against a debtor in the event he seeks to make away with his property or becomes insolvent and does not pay his debts. If, after an impartial trial, the defendant is adjudged a bankrupt, the creditors elect a trustee. The title to all the property of the bankrupt thereupon vests, by operation of law, in such trustee, as of the date of the filing of the petition.

The trustee is clothed with all powers known to the law to take possession of or sue for the value of the property of the bankrupt, and to enforce all rights which he possessed for the benefit of his creditors. All persons, including the bankrupt, may be called upon to testify and made to disclose any information they possess concerning the whereabouts of the assets belonging to the bankrupt estate. A discharge will not reinvest the bankrupt with the title to any property, but it will remain in the trustee for the benefit of the creditors.

The bankrupt is required to examine all claims presented against his estate and to report promptly to the trustee any which are false or fraudulent. He is required to file a schedule of his property and list of his creditors. If material mistakes are willfully made therein, he will be subject, upon conviction, to imprisonment. At the first meeting of the creditors he must stand an examination by his creditors. His discharge will not be granted unless he is an honest man and has acted in good faith. If it transpires within two years after his discharge was granted that it was fraudulently procured, it may be set aside.

Every possible precaution has been taken in the bill to secure the distribution of the bankrupt's property, except his exemptions, to the creditors.

How can it be possible to collect any greater amount than the estate is worth? Does the advocate of this amendment contemplate that the bankrupt shall borrow money with which to buy a discharg ?

Honest men, we think, should be discharged, under very careful restrictions against rascals; but dishonest men should not be discharged. The test is honesty, not the amount of the dividends paid.

Public policy alone justifies the discharge and it is not concerned in any respect with the financial results.

In our view of the case the bill is right as it is, and we express the hope that it will be passed without amendment.—Herald, Grand Haven, Mich.

CONGRESS SHOULD PASS IT WITHOUT DELAY.

Among the pending measures one of the most important to the business interests of the country is the Torrey bill, providing for a uniform system of bankruptcy.

This bill is in no sense a political measure. It is designed to protect honest business men throughout the country, and to prevent fraud so far as possible in cases of business failures. Its provisions are simple, straightforward, and plainly in the interest of commercial stability and confidence.

Such objections as have been advanced against this bill are few in number, and of small importance as compared with the great and general benefits which would unquestionably flow from its speedy enactment.

If our national legislators will give this matter the attention which its importance deserves, and pass the bill without unnecessary delay, the honest business interests of the entire country will rise up and call them blessed.—Eagle, Grand Rapids, Mich.

AN APPEAL TO MICHIGAN'S SENATORS BY LOCAL BUSINESS MEN.

The following petition has been sent to both of Michigan's United States Senators from Grand Rapids:

We, the undersigned, respectfully represent the fact that we are more interested in the passage of the Torrey bankrupt bill than any other proposed legislation that is now before the country.

Our products are marketed in every State and Territory in the Union, and the great diversity of the insolvency laws of the different States is a serious loss and disadvantage to us.

We have had, at considerable expense, the Torrey bill examined by the best legal talent obtainable, and we are satisfied that it is a just and equitable measure, and while our interests will be protected by its enactment, injustice will be done to none and the affairs of insolvents will be equitably and economically administered.

Therefore we very urgently request that you will use your influence to have this bill considered at once by the Senate and that you will give it your support and vote.

Berkey & Gay Furniture Company, Widdicomb Furniture Company, Bissell Carpet Sweeper Company, Z. E. Allen, Grand Rapids Cabinet Company, Grand Rapids School Furniture Company, Sligh Furniture Company, M. L. Sweet, Grand Rapids Felt Boot Company, Grand Rapids Refrigerator Company, The Converse Manufacturing Company,

Grand Rapids Furniture Company, Powers & Walker Casket Company, C. G. A. Voight & Co., Nelson, Matter Company, Butterworth & Lowe, Valley City Milling Company, The Goshen Sweep Company, New England Furniture Company, Oriel Cabinet Company, Grand Rapids Veneer Works, J. W. Fox, Widdicomb Mantel Company, Peninsular Furniture Company, Wm. A. Berkey Furniture Company, Phœnix Furniture Company, Welch Folding Bed Company, Grand Rapids Parlor Furniture Company, Valley City Rattan Company, Grand Rapids Chair Company, Valley City Table Company, The Belknap Wagon and Sleigh Company.—Eagle, Grand Rapids, Mich.

WHY THE BILL SHOULD BECOME A LAW.

A question of great importance to the business world is the enactment of a national bankrupt law.

The bill now before Congress is known as the Torrey bill. It was formulated by Jay L. Torrey, of St. Louis, at the request of the wholesale grocers of that city. Other commercial bodies had agitated the movement, and since the introduction of this bill many individuals, boards of trade, and business associations have urged the passage of it.

In a memorial presented to Congress by representatives of several commercial bodies, the following statements in brief were made, covering the main features of the bill:

1. The Constitution confers on honest insolvents a right to have a bankrupt law enacted.

2. Honest insolvents will be discharged; dishonest insolvents will be punished.

3. A conservative tone will be given to transactions between debtors and creditors.

4. Commercial credit shall be extended and the prices of commodities reduced.

5. The giving and receiving of preferences will be prevented.

6. Frauds will be prohibited and such persons as commit wrongs will be punished.

7. Dishonest and insolvent debtors will be required to make a complete showing and a full surrender of their property.

8. Creditors having claims of equal merit against bankrupt estates will receive pro rata dividends.

9. The coercion of debtors by their large creditors, of large by little creditors, will be prevented.

10. Voluntary and involuntary bankruptcy are necessary in the best interests of debtors and creditors.

While this law has been advocated by the jobbing fraternity in nearly every State in the Union, it is of interest to the retailer.

There are features in it that are of great advantage to the honest insolvent, and the honest retailer too is protected from the "machinations of the devil," the dishonest insolvent.

A good bankrupt law may not make thieves of honest men, but it is needed to restrain them from culpable practices and for the better protection of the retailer.

A case of dishonest insolvency has recently come under my notice, and the following noticeable points are clearly marked fraud: The purchase of additional stock to equal, say, $10,000; misstatements to the jobber, coupled with a voracious desire to sell by the jobber, secured to the retailer the desired credit. In deference to one jobber I will say that for his own safety (and it is questionable whether it was done before or after the attachment) he secured a mortgage sufficient in amount to cover his sales to the party. This was kept quiet until the proper time came for the raid. The retailer goes home from market, secretly ships goods to distant places, pockets the proceeds, sacrifices daily sales, ruins trade, creates distrust, and is closed up. Creditors settle down upon the town like vultures upon a dead carcass. They are looking for their goods, or the cash for them. The promising merchant in whom they had such implicit confidence has skipped, but for a few days only, to return and defy the law to measure out full justice to him. The mortgagee, however, turns up and demands 100 cents on the dollar and gets it, while "the other fellers" accept the situation very blandly and take what they can get.

In most cases of the kind the man is again placed on his feet by the preferred creditor and allowed to run another course with most unhappy consequences to his contemporaries; or, the stock is bought by one of a neighboring band for 50 cents on the dollar, and his fellow-merchants are the sufferers.

These cases are of almost daily occurrence, and the law and the jobber combined permit it. There are many ways of proceeding; many phases of this work. The worst feature of it is that they are permitted along this line of thieving. Honest money is wrecked out of the legitimate channels of trade; crime goes unpunished; the innocent suffer; the public are deluded.

Is it not time for this organization to stamp its disapproval upon this method of merchandising; to petition, as others are doing, our legislators to enact a law that will cover this whole ground of insolvency, better known as a national bankrupt law, to the end that justice and fairness and greater confidence may pervade the circles of trade?—Michigan Tradesman, Grand Rapids.

ITS NEED LONG RECOGNIZED.

The need of a general uniform bankruptcy law for all the States has been long recognized by the great trade and business organizations of the country, and it is time that Congress granted the demand for legislation. Ever since the repeal of the national bankruptcy law the business and credit of the country have been impaired by the laxity and diversity of the provisions made in different States for administering the estates of insolvents. A creditor may have a remedy in one jurisdiction, while, if his debtor happen to reside in another, he has none. The uncertainty of collections, due to the great variety of local laws, has long been a serious obstacle to the transaction of business.

Several measures have been proposed, but none which have met with such hearty approval on the part of both the creditor and debtor class as the Torrey bill, now pending in the Senate. One of its leading features is that the power of discharging bankrupts from all future liability for debts is placed in the hands of the Federal courts; but such discharge is not to be granted unless a failure is shown to be free from fraud and dishonesty. It also guarantees to creditors uniformity and impartiality in the administration of the assets of insolvents.

It is desirable that men should pay their debts, but it is also desirable that they should not sink into hopeless and incurable insolvency. When a man has reached that state where he merely sinks deeper and deeper under the burden of his liabilities, it is to the interest of his creditors and the State alike that he should be compelled to render up what he has to satisfy a part of his liabilities, and, having done so, should take a fresh start.

Under our present system, in many States, even after making an assignment, he remains liable to such of his creditors as decline to release him. Should he attempt to engage in business again, he knows that judgments are hanging over him ready to be levied on any property he may acquire. He is likely to become a hopeless wreck as a business man.

To do all business on a cash basis is utterly impracticable, and the credit system is a necessity. It needs, therefore, to be regulated by the most careful restrictions.

Commerce is essentially an interstate matter, and credit, the foundation of commerce, ought to be under the regulation and control of tribunals having jurisdiction over interstate affairs.

The country demands a national bankrupt act, and the pending Torrey bill is one carefully drawn, and has the approval of the trade and business organizations of the country almost without exception.—Tribune, Duluth, Minn.

DEMANDED BY THREE-FOURTHS OF BUSINESS FIRMS.

The Torrey bankruptcy bill deserves the speediest consideration. More than 75 per cent of the business organizations of the country demand it, because of its fairness to debtors and creditors and its prompt method of settling insolvent estates at the least cost.—Journal, Minneapolis.

DEMANDS STRONG, GENERAL, URGENT.

The Senate will probably consider the Torrey bankruptcy bill this week. The protests against that measure are few in number. The demand for its immediate passage is strong, general, and urgent.

Because the three former national bankruptcy laws did not work very satisfactorily, it is no reason why the present measure, constructed on the experience of nearly a century, will not meet the national necessity. The errors of the former laws have been avoided and it is declared by very competent judges to be just to the insolvent as well as the creditor. The best test of its practical and impartial character is the wide indorsement it has received from the business community.

As it is, the insolvency proceedings in every State are different. A national, uniform law is needed. Under the present variant arrangement many dishonest men go into business to make bogus failures. This business will be largely, if not altogether, stopped under the terms of the proposed law. The sooner it is enacted the better for the business interests of the nation.—Journal, Minneapolis.

IN FULL ACCORD WITH THE BILL.

There is a bill pending before Congress called the "Torrey bankruptcy bill." It has passed the House of Representatives, and it is now before the Senate. It has received the unanimous approval of the Board of Trade, Chamber of Commerce, Jobbers' Association, and unquestionably meets the views of the business men of the Northwest. * * *

For more than twelve years attempts have been made to pass such a measure as the Torrey bill, and during all of that time experience has shown that ordinary general litigation in the State courts continues at a low ebb, while it has convinced the majority of the business world that a general bankruptcy law is a necessity to a commercial country.—Times, Minneapolis.

THE TORREY BANKRUPTCY BILL.

Three of the most important bills introduced in this Congress are hung up in the Senate, viz, the copyright bill, the bill for

the relief of the Supreme Court, and the Torrey bankruptcy bill. The last-named measure is probably the most important of the three on account of its influence upon the commercial interests of the whole country. There seems to be no opposition to it anywhere, not even in the Senate. It has been indorsed by a majority of the commercial bodies of the country, and no one denies that it is legislation that is urgently demanded. And yet there is a strong probability that the bill may be postponed, and in effect defeated, for want of time to consider it.

The importance of the measure will be appreciated when some of the reasons why it should be enacted are fairly stated:

1. It would decrease failures.
2. It would increase dividends.
3. It would break up professional failing and attempted fraud by debtors.
4. It would inspire confidence in commercial and mercantile transactions.
5. It would stop all unjust preferences, either directly, as allowed in many States, by assignments or otherwise, or by confession of judgment, creation of liens by debtor, unjust preference by attachment, etc., which is a prolific source of oppression to the debtor and wrong to other creditors by reason of undue haste to be first to be secured, and thus tend to an equitable and fair division of assets.
6. It would furnish a uniform collection law and substitute a uniform system in the place of the existing confusion growing out of difference in State laws.
7. It would effectuate prompt settlements, with a minimum of litigation and expense, between creditors and debtors in failing circumstances.
8. It would tend to stop fraud by debtors and oppression by creditors.
9. It would give a full opportunity for investigation of the affairs of the debtor to the end that justice might be done and equality insured.
10. It would provide relief to the honest but unfortunate debtor, and allow him for his own benefit and general good to reenter the race of business life without being handicapped by the weight of debt.

The commercial interests of this country have been demanding the enactment of a national bankruptcy law for more than a dozen years, and during that time repeated efforts have been made to secure such a law. * * * —Times, Minneapolis, Minn.

THE FRUIT OF CAREFUL STUDY.

The Tribune has repeatedly set forth the need of a national bankruptcy act, and during the present session of Congress has taken occasion to commend the Torrey bill as one fulfilling the requirements of such legislation. It is a measure that has been most carefully drawn with a view to avoiding the objectionable features of past bankruptcy legislation and affording to debtor and creditor alike fair protection and the speedy settlement of insolvent estates. It has been submitted to the commercial bodies of the country and has met with their official indorsement and the approval of experienced business men everywhere. In a national convention of representatives of boards of trade and chambers of commerce this bill was agreed upon as one that should be speedily enacted into law.

The Torrey bill was framed by a commercial lawyer thoroughly versed in insolvency law and fully conversant with the defects of previous legislation in that line. It is the fruit of careful study and long experience, and it owes its inception to the crying need of uniform rules of procedure in bankruptcy cases throughout the Union. It is a vast improvement over the last national bankruptcy act, which seemed designed to make fat fees for officials and lean dividends for creditors.

The fee system will not be a feature of the system now under consideration. One fee of $10 will satisfy the Federal clerk's charges, and the referee will receive a salary of $1,000 a year, and a fee of $10 for each case when the records are returned. The trustee's compensation will be a percentage of the dividends paid. It will thus be seen that both referee and trustee will have an incentive to the speedy settlement of estates and such care in their administration as will result in dividends. They will not be impelled to nurse their job, for there will be no profit in such a course.

The bill has passed the House and has been favorably reported by the Senate Judiciary Committee. The Senate should certainly make it a point to pass this bill before final adjournment. Failure to do so would be generally regarded by business men as little less than a national misfortune.—Tribune, Minneapolis.

WOULD BE OF THE GREATEST BENEFIT.

For several years past the subject of a uniform bankruptcy law has been agitated. This discussion has centered about and in the now famous Torrey bill christened in honor of Hon. Jay L. Torrey, of St. Louis, attorney of the Associated Wholesale Grocers.

This bill has been considered at length and widely discussed throughout the country. It passed the House and went to the Senate, but did not pass at the last session. Better success is hoped for at the next trial.

Mr. E. A. Knowlton, of this city, is one of the literature committee appointed by the convention and takes a lively interest in the fate of the measure, which will be pushed forward when Congress convenes.

The general object of the measure is to put the business of the entire country under a uniform bankrupt law, thus giving greater freedom to trade and enabling men to enlarge their business and push it into other territory with greater safety. It provides for the appointment of trustees to handle the bankrupt estates and convert them into money, and referees to decide any doubtful questions in regard to the settlement of the same. It wisely provides for the remuneration of these by a percentage plan which will prove much more economical than the present way of paying receivers $5 per day.

The bill is wisely and carefully drawn, and provides for the settlement of these matters in the most economical manner possible, thus conserving the best interests of both debtor and creditor. It also provides for a composition and amiable settlement between the parties, strictly guarded against fraud.

On the whole, the proposed measure is one which would bring but few inconveniences, and would in many ways be of the greatest benefit to the country, and it is to be hoped that its friends will secure its passage. * * *—Bulletin, Rochester, Minn.

ITS TERMS CLEAR, CONCISE, AND PLAIN.

ROCHESTER, MINN.

E. A. KNOWLTON, Esq., *President of the Rochester Board of Trade.*

DEAR SIR: Answering your kind invitation to make some suggestion in reference to the Torrey bill to establish a universal system of bankruptcy, I have examined it with care. It is arranged methodically, and is expressed in clear, concise, and plain terms. It is admirably framed so as to protect the interests of creditor and debtor alike, to prevent and punish fraud, and to settle the estates of insolvents with economy. While giving courts ample authority, it prescribes no useless forms. It does away with all the really objectionable features of the former bankruptcy bill.

I can not suggest any improvement to it. Practice under the law (if it shall become a law) will determine the adoption of the exemption laws of the several States, and the very economical salaries to officers is best. This bill ought to become a law.

Yours, truly,

HENRY C. BUTLER.

—Olmstead County Democrat, Rochester, Minn.

THE FEELING OF THE PEOPLE IN ITS FAVOR.

The Northwest has shown a vital interest in the passage of a uniform law of bankruptcy.

In a new country many persons of most honest intentions find themselves in an unprofitable business. They have made a mistake in their investments and financial ruin results.

Under the usual State laws such men have no more rights, exemptions, privileges, or respect than one who dishonestly secretes his valuables and then "fails rich."

Under the Torrey law both debtor and creditor are protected. When the former has honestly done all that he can toward paying his debts, he is honorably discharged from their burden; when the latter finds his debtor slowly growing deeper and deeper involved, he can save what there is of the insolvent property through the proper court.

Our Minnesota Senators and Representatives should be alive to the feeling of our people in favor of this wise and just measure.—Post, Rochester, Minn.

MANY EDITORIAL OPINIONS.

What prominent editors say about the Torrey bankruptcy bill.—A unanimous expression favorable to its immediate passage.—The bill a simple, honest, and fair measure.

In view of the fact that the last Congress considered the subject of bankruptcy legislation, as contemplated by the Constitution, and that the next Congress will be asked to again take up the subject, a representative of this paper interviewed a number of visiting editors, with results as follows:

Mr. E. W. Stephens, president of the National Editorial Association. * * * (See Arkansas Democrat, p. 10.)

DESERVES SUPPORT.

Hon. Owen Scott, Representative in Congress from the Fourteenth district of Illinois, a resident of Bloomington and formerly of the Bulletin. * * * (See Arkansas Democrat, p. 10.)

Dr. W. D. H. Hunter, first vice-president of the National Editorial Association and editor of the Register, Lawrenceburg, Ind. * * * (See Arkansas Democrat, p. 10.)

Prof. James Mitchell, of the Arkansas Democrat, Little Rock, Ark. * * * (See Arkansas Democrat, p. 10.)

SIMPLE AND COMPREHENSIVE.

Mr. E. A. Slack, editor and proprietor of the Daily Sun of Cheyenne, Wyo.:

"The Torrey bankruptcy bill is a perfectly frank, honest measure. Too many laws bear evidence of attempted labyrinths of wisdom, which it is proposed the legal fraternity shall explore at the expense of the business community.

"This bill is the simplest and most clearly expressed measure with which I have ever been familiar. Although it is a legal code within itself, still it is so methodically arranged and so tersely expressed that its every word can be understood upon a single reading.

"The passage of this measure is designed to make both debtors and creditors more considerate of the others' interest, and therefore tend to decrease controversies and insure harmonious dealings between men in all parts of the country.

"The objections which were urged to the old law and which finally resulted in its repeal do not apply to the measure in question.

"I have talked with some members who seemed disinclined to advocate the passage of a new bankruptcy law because the old one was deficient. I do not think the position tenable, because all desirable laws are but the outcome of imperfect beginnings; all constitutions are but an early constitution revised and modified to meet the wants and protect the rights of the people.

"I think that Congress ought to legislate upon this subject at a time when there is no selfish demand for the passage of such a bill, either from the creditor or debtor classes, and am firmly of the opinion that the Torrey bankruptcy bill ought to be passed."

TO PROMOTE HONEST DEALINGS.

Mr. J. West Goodwin, editor of the Sedalia Bazoo:

"I think that a general bankruptcy law designed to promote honest dealings between all men, to punish fraud in its every form, and to give discharges to honest insolvents, ought to be passed by Congress in the best interests of the whole people.

"The national movement in behalf of such a law is headed by Col. Jay L. Torrey, of our State. Among our prominent citizens who are connected with the movement I mention Messrs. Leon J. Albert, Cape Girardeau; Rufus E. Anderson, Hannibal; James O. Broadhead, Adolphus Busch, Samuel Cupples, Anthony Ittner, William E. Schweppe, and E. C. Simmons, of St. Louis; D. R. Flagg, Louisiana; Noah M. Givan, Harrisonville; George P. B. Jackson, of Sedalia; Charles A. McCann, Springfield; Joseph M. Patterson and James M. Nave, of Kansas City."

DON'T KNOW A D—N.

Col. P. Donan, editor of the Argus, Fargo, N. Dak.:

"I don't know a d—n thing about bankruptcy, theoretically, legally, or politically, but I know everything about it practically. I have practiced it—on other men's accounts—in nearly half the States and Territories of the Union. It is certainly a subject in which the editors of the entire country ought to take an interest. Most of them know something about it. If they don't, their howls for cord wood, turnips, and pumpkins on back subscriptions are frauds.

"Seriously, I think a uniform bankrupt law one of the greatest needs of the country."

WILL BE A BENEFIT.

Mr. G. S. Pease, of the Anoka County Union, Anoka, Minn.:

"I think a radical change ought to be made in the present condition of the laws, and that the enactment of an equitable bankrupt law, uniform in its operations, would be a benefit to the country, and particularly the Northwest."

IT'S ALL RIGHT.

Mr. J. Zeamer, editor Volunteer, Carlisle, Pa.:

"When in the banking business, prior to engaging in my present newspaper enterprise, I gave the question of a national bankruptcy law considerable attention, and reached the conclusion that the country would be benefited by the passage of such a law. I understand that all our people generally concur in this view."

LET US HAVE IT.

Mr. W. T. McCreight, city editor of the Daily Citizen, Albuquerque, N. Mex.:

"Our country as a new country would be benefited by a law general in its character, which would insure those persons who sell to our citizens merchandise the collection of at least a part of the selling price.

"Such a law should, of course, give to our people who are honestly unfortunate in the development of the resources of the country, a discharge.

"The occupations are necessarily not so much diversified in so new a country, and the hardship, therefore, of becoming insolvent is very much greater than in a more thickly settled country, where the occupations are more diversified."

A CANADIAN'S VIEWS.

Mr. W. J. White, editor of the Sun, Brandon, Manitoba:

"We are not governed by the bankruptcy law of England, which was last revised in 1883, but have a bankruptcy law of our own. It is largely the same as the English bankruptcy act, but is very much simpler. The last revision of our law was, I think, in 1885.

"Our bankruptcy law gives general

satisfaction, as I have never heard of a suggestion of its repeal. They would not repeal it by any means, as we consider it a necessary part of our commercial law.

"I have just learned that there is no bankrupt law in force in the United States and am very much surprised. I do not see how you get along without it. In the interest of the wholesale as well as the retail people, we find it a necessity and a great advantage."

A GOOD THING FOR ALL.

Mr. H. C. Chinn, editor of the News, Canton, Mo.:

"I have examined the Torrey bankruptcy bill, which was passed by the last House of Representatives, and think that its passage would be a good thing in the interests of all of our people.

"It has been indorsed by many prominent bodies in our State and among them the Associated Wholesale Grocers of St. Louis; Business Men's Club, Joplin; Cape Girardeau Board of Trade; Kansas City Commercial Club; Kansas City Paint, Oil, and Varnish Club; Mechanics' Exchange, of St. Louis; Missouri Bar Association; St. Charles Board of Trade; St. Louis Furniture Board of Trade; St. Louis Paint, Oil, and Drug Club; Springfield Board of Trade, and the Young Men's Commercial Club, of Moberly."

MINNESOTA SATISFIED.

Mr. L. P. Hunt, of the Free Press, Mankato, Minn.:

"Our people are well satisfied with the Torrey bankruptcy bill and think it will be enacted by Congress. The bill has been very generally discussed among the banking and business men, and, so far as I know, is generally supported.

"We all feel the importance of a bankrupt law, such as the one in question. Our country is in good shape financially, and, so far as I know, none of our citizens will be relieved under the bill as honest insolvents, but we think its enactment will promote the general well-being of the country."

WE WILL SUPPORT IT.

Mr. John H. Campbell, Pawtuxet Valley Gleaner, Phenix, R. I.:

"I am not familiar with the Torrey bankruptcy bill, but am with the subject of bankruptcy generally. If that measure will prevent bankruptcy, we all of us will support it."

QUICK AND ECONOMICAL.

Mr. V. C. Steward, of the Messenger, Stillwater, Minn.:

"Our people have not, perhaps, considered very fully the subject of national bankruptcy legislation, but my understanding is that they are generally in favor of a uniform law.

"I do not think of any honest insolvents who would be benefited by the passage of this law, but our commercial interests generally, I think, need such a law for the promotion and strengthening of credit and the quick and economical distribution of bankrupt estates in the event of that class of misfortunes."

DISCOURAGES DISHONESTY.

Mr. Charles H. Slack, of the Courier, at Bristol, Tenn.: "Bankruptcy legislation is needed. It will promote honesty and discourage dishonesty; enhance credit and enable our more enterprising citizens to more advantageously prosecute the various enterprises of our wonderful country."

DEBTORS START ANEW.

Mr. James H. Duke, of Scooba, Kemper County, Miss., editor of the Herald: "I think it well for Congress to enact a bankrupt law, because under its provisions our citizens who have been honestly unfortunate will be enabled to secure a discharge from their debts and start anew. I do not think that because a man has failed in business or in the promotion of some enterprise, without his own fault, that he should be condemned to servitude and his family to neglect and his children to grow up without an education, but that he should be given an opportunity under the provisions of a general law to make the best livelihood possible for his dependents, both for their benefit and for the people at large."

TO PROMOTE HONESTY.

Mr. B. B. Herbert, the originator of the National Association and publisher of the National Journalist, of Chicago:

"A wise bankrupt law would be a good thing. I practiced law under the act of 1867, and realize the justice of many complaints which were made against it. The fees of the officers under the old law sometimes amounted to more than the debts of the bankrupt, which was of course wrong.

"I would most heartily support a bankrupt law which overcame the objections to the old one, and which in its operations would tend to promote honesty and fair dealing, and make ample provisions for the punishment of persons guilty of fraud."

WILL BUILD UP CREDIT.

Mr. Porter Warner, editor of the Daily Times, Deadwood, S. Dak.:

"Our people are interested in the Torrey bankrupt bill and regard it favorably. It was considered by our board of trade

at length and no objections were urged to it. The general impression is that it will promote the credit and stimulate the enterprises of our country.

"Because of the exemption laws of our State being so favorable to debtors, the credit of all our business men is impaired. The facts are that a great many debtors from other States have moved to our State, and their influence upon legislation has been such that our exemptions are so large that a man may do a moderate business upon the amount which is exempt.

"The necessity for so large an exemption would not exist if the bill in question were passed, and the effect of its passage and enforcement would be to overcome the evils which we have experienced through our excessively favorable exemption laws. I confidently anticipate that the passage of the bill by Congress will result in the building up of our credit and the promotion of our best interests."

A UNIFORM LAW NECESSARY.

Maj. J. B. Kluetsch, publisher of the Freie Presse, of Lincoln, Nebr.:

"I think it is necessary to have a uniform bankruptcy law. Under our State laws a part of the creditors frequently get all of the estate. Our people think that when a man fails his estate should be divided among all of the creditors.

"There certainly can be but one side to the proposition that contracts ought to be enforced with reference to their terms instead of with reference to the residence of the parties to them. In other words, we believe in our country in the integrity of commercial transactions, and want justice to be enforced between debtors and creditors. Such a course will strengthen credit and result in the advantage to the whole people."

WOULD MAKE CAPITAL LESS TIMID.

Mr. W. R. Kellog, editor of the Daily Alert, of Jamestown, N. Dak.:

"There is no one who does not recognize that the Torrey bankrupt bill, giving as it does uniform rights and responsibilities to debtors and creditors throughout the whole country, would be of advantage to commerce.

"Our exemptions are large, and as a result the farmers are required to pay exorbitant rates of interest. Capital is fearful, and farmers are unable to procure even small loans without paying large bonuses and ruinous rates of interest. The farmer is foolish, in my opinion, in requiring such large exemptions. I think this is a short-sighted policy.

"The passage of a general bankruptcy law would tend to strengthen credit and do away with the evil effects of so large exemptions. I think these views fairly represent those of the conservative men who conduct the enterprises of our State."

IT REMEDIES PRESENT DEFECTS.

Mr. R. E. Morningstar, Bowling Green Democrat, Bowling Green, Ky.:

"Our people do not want a repetition of anything like the old bankrupt law, but if the Torrey bankruptcy bill remedies these defects, as I am told it does, by expediting the administration of estates, reducing the official expenses, and so regulating the distribution of insolvent estates as to amply protect the rights of all parties in interest, our people, I think, would favor it."

STOPS THE SCRAMBLE FOR ASSETS.

Mr. Will F. Jordan, of the Telegram and Morning Call, of Harrisburg, Pa.:

"Our people are very much interested in bankruptcy legislation. I think that the enactment of a bankruptcy law with the abuses that were perpetrated under the old law eliminated would be a great benefit to the people.

"We do not believe that 'first come first served' is the best business rule, and prefer that there should be a pro rata distribution of the assets of insolvents among the bona fide creditors. In other words, the free-for-all-race-for-preferences plan of doing business does not meet with the approval of our best and most conservative men. They look to the enactment of a bankrupt law to cure the abuses which have grown up under the present insufficient State laws."

OF INCALCULABLE BENEFIT.

Mr. E. J. Bowers, a prominent lawyer of Bay St. Louis and proprietor of the Gulf Coast Progress:

"The enactment of the Torrey bankrupt bill would put an end to races between creditors for the assets of a debtor, irrespective of their equitable rights. It would protect honest debtors and give an opportunity for creditors to proceed against dishonest debtors and secure the pro rata distribution of their assets. These results will be of incalculable benefit to the whole people.

"The race of the so-called diligent creditor ruins many honest men who need nothing but a little consideration at the hands of their creditors in order to enable them to overcome unforeseen financial difficulties.

"Our people want this bill passed, because it is their belief that it will benefit their interests and those of other sections, without being a detriment to anybody."—Globe, St. Paul.

A MEMORIAL FROM THE BANKRUPTCY ORGANIZATION.

A memorial was presented to the Senate to-day from the national bankruptcy convention reciting the financial depres-

sion prevalent owing to the want of confidence; referring to the present varying State bankruptcy laws as a source of agitation rather than of relief to the situation; submitting a statement that the Torrey bankrupt bill provides for meetings of creditors to make fair compromises or honorable extensions of time to pressed debtors; the equitable divisions of estates; the discharge of honest insolvents who have made a full disclosure and a complete surrender of their assets; the dissolution of attachments and enforced liens in the event of adjudication; the quick and inexpensive administration of bankrupt estates and the restoration of confidence, and the prevention of loss in the future by the proper administration of justice and the perpetuation of the integrity of transactions between debtors and creditors.

The memorial calls upon Congress to immediately consider and pass the bill in the name of the commercial, industrial, and professional bodies, and debtors and creditors and the honest insolvents of the country.

There are twenty-five signers, representing as many different States, headed by William E. Schweppe, chairman of the executive committee.—Globe, St. Paul.

TORREY ON BANKRUPTCY.

The author of the bankruptcy bill states a few facts to the National Editorial Association.

Hon. Owen Scott moved that the rules be supended and that Judge Jay L. Torrey, of St. Louis, be called upon to address the convention upon the subject of a national bankruptcy law. Unanimously carried.

The president, in a complimentary speech, introduced Judge Torrey, who delivered an address, a summary of which is as follows:

Mr. PRESIDENT, LADIES AND GENTLEMEN: I realize that you are interested in the subject only as public educators, as it is impossible that you should have a personal interest in the question, since no one ever heard of the bankrupting of the editorial department of a paper. [Applause.] We sometimes learn that the business office is financially distressed, but I do not think an instance has ever been known in which the brain of the editor in chief, the scissors of the news editor, or the blue pencil of the telegraph editor refused to perform their functions or to furnish all the copy that the business office could furnish "typos" to set up. [Applause.]

Questions which will be uppermost in your mind, I apprehend, as you contemplate this subject, will be, Is the cause a just one; is it of interest to the people; is it one which will succeed? As you progress with these several thoughts you will find the facts to be as follows:

THE CAUSE IS A JUST ONE.

The last House of Representatives passed the Torrey bankruptcy bill by a large majority, after a two days' debate, in which the subject of the legislation, as contemplated by the Constitution, was fully and exhaustively considered; but it was not considered by the Senate.

Of the gentlemen who advocated the cause there were six Democrats and five Republicans. Those who opposed the legislation upon the subject at that time were also about equally divided between the two great parties.

An examination of the debates, as above, and of the bill, can not fail to convince you that the measure is fair to the debtor, fair to the creditor, and fair to both debtor and creditor. * * *

There is not on file in the archives of Congress a single paper of any sort or description from persons claiming to be debtors asking for more favorable provisions in the bill in their behalf, or less stringent provisions in behalf of the creditor class; nor such a paper from persons claiming to be creditors asking for the enlargement of the provisions referring to their rights, or a restriction of the provisions in behalf of the debtor class. This fact is submitted as showing that the hundreds of thousands of people who have examined this measure and passed upon it regard it as perfectly fair and impartial.

IT INTERESTS THE PEOPLE.

In this free country of ours it may be fairly said that the people are interested in that with which they busy themselves. Since the repeal in 1878 of the bankruptcy law, which had been enacted eleven years before, there have been held four national conventions, each of them having the single purpose of taking steps looking to the enactment by Congress of one uniform national bankruptcy law in behalf of the whole people.

These conventions have not been in any sense local, sectional, or selfish. On the contrary, each of them has advertised its meeting in advance, issued a call general in its nature, and held open sessions, to which the public were invited. It has been my pleasure as well as my honor to preside at the last three of those meetings, and I beg to bear testimony to the earnest zeal of every member of those conventions and to their perfectly unselfish desire to secure a law which would not only benefit them and their associates, but every man, woman, and child in the United States in the same way and to the same extent.

Between 265 and 300 commercial, industrial, and professional bodies have

indorsed the bill and urged Congress to pass it. In addition, petitions for its enactment without delay have been sent in by men of every calling from all parts of the country.

The men who are in business and those who are not, as well as the consumer, of every grade (in other words, the whole people) are therefore materially interested in the passage of the law in question.

THE CAUSE WILL SUCCEED.

Our cause will succeed and the bill will become a law, because it is a just one and is of interest to the people and therefore ought to succeed.

The men of affairs will see to the success of the movement, because they realize that of all the men who engage in business over 90 per cent sooner or later fail, and when the time of failure comes there ought to be in force a commercial probate law protecting the rights of the unfortunate debtor as well as the unfortunate creditor, and preventing the waste incident to the delays and uncertainties of litigation.

The position of the press with regard to the legislation in question has been one of almost universal support. Occasionally an article has appeared in the form of a communication from some one who has had an unfortunate experience under the old law and overlooked the fact that in the present measure the defects of the old law are cured; in a very few instances editorial fears have been expressed as to the success of the movement, but upon the whole the meetings of our friends have been noticed, the arguments in behalf of the cause have been given space, and editorial approval has followed whatever we have done that was meritorious. To have thus met with the approval of the press leaves no doubt in our minds as to the character of our work, the merits of our cause, and the result that must follow, namely, the passage and successful administration of the law. [Applause.]—Pioneer Press, St. Paul.

THE BANKRUPTCY BILL.

Opinion of a learned Alabama jurist on the Torrey bankruptcy bill—He declares it superior to the act of 1840 or that of 1867—Why former bankruptcy laws have been unpopular.

Hon. George W. Stone, the chief justice of the supreme court of Alabama, who is noted by reason of the soundness of his views upon the subject of the integrity of commercial transactions, and whose views upon jurisprudence are always interesting and instructive, was called upon by a reporter at Montgomery, Ala., with a result as follows:

In reply to the question as to whether he had examined and considered the Torrey bankrupt bill, which had been passed by the House of Representatives, and is now pending in the Senate, the eminent gentleman said: "Yes, I have examined that measure, and consider it a very much better act than either of those of 1840 or 1867."

When asked as to the reasons of the unpopularity and consequent repeal of the former bankrupt laws, he answered: "There were several reasons. Remoteness from the place of holding the bankrupt courts deterred many creditors from giving proper attention to the prosecution of their claims, and the result was that many of them, particularly the small ones, failed to participate in the distribution of the assets. The districts were and are necessarily large in territory, and the former statutes made inadequate provision for a trial at any other than the one place in the district provided by law for holding the bankrupt court. Trying the questions at such remote distance from the scene of the bankrupt's business dealings greatly facilitated fraud on the part of the bankrupt, by relieving him of that vigilant watchfulness which creditors, under more favorable conditions, would have exercised in reference to the bankrupt's accounts, and to their claims against the estate.

"Another grave objection to the former statutes was the enormous expense attending their administration because of imperfect machinery, and because the administration was, in large degree, intrusted to incompetent and frequently corrupt officials. My observation was confined chiefly to Alabama and to parts of Louisiana, in which, if the assets were not large, nothing worth computing ever reached the creditors; and if large, the dividend was shamelessly reduced by unauthorized charges.

"The pending act is a great improvement on the old statutes, first, in simplifying the machinery and reducing the expense, and, second, in providing that controverted questions, or most of them, may be prepared for a hearing before a referee, whose sitting may be ordered to some point near the home of the bankrupt, and consequently to a place which will generally be convenient to creditors. I would suggest that this duty be made imperative."

Speaking of the provisions of the pending bill, the judge said:

"Viewed from a moral standpoint, I doubt the policy of voluntary bankruptcy; but the principle is probably so rooted in the public mind that to oppose that would defeat all bankrupt legislation.

"A bankrupt system has two aims—to prevent fraudulent preferences by securing to all the creditors alike an equal participation in the bankrupt's assets. It treats all collectible debts, save those

of a public nature, as of equal dignity and binding obligation. This is strict honesty. Its second aim is to restore to honest debtors, who are borne down by their obligations, the power and privilege of employing their energies and business qualifications in acquiring an honest living, and thus adding to the general welfare.

"The great benefit of a bankrupt law is found in its prevention of fraudulent preferences, no matter in what form they may be attempted; and the demand for such prevention against all business or money corporations is, in my experience and observation, just as imperative as when the attempt is made by natural persons. Incorporated capital is frequently perverted to pernicious uses, and the demand for protection against fraud should meet a hearty response from the law-making power. Let business corporations be made subject to involuntary but not to voluntary bankruptcy."

When his attention was called to the fact that there is now pending in the Senate a resolution to strike out the involuntary provisions of the bill and leave it simply a voluntary measure, he said in a very earnest manner: "The enactment of a purely voluntary bill would, in my judgment, make it possible for the perpetration of the grossest frauds.

"The scandals incident to both of the laws administered while I was a practitioner arose chiefly out of the voluntary provisions of the bill; that is to say, those cases in which proceedings were instituted by creditors resulted in most part in either the defeat of the proceedings or the administration of the estate, while there were many cases in which parties deliberately prepared to go voluntarily into bankruptcy, and succeeded in the consummation of their intent in such manner as to engender the belief that the proceedings were fraudulent and that unfair advantage had been obtained by the bankrupt over his creditors."

In summing up the whole subject, the judge said: "Considered as a whole, I regard the bill as a good one, and hope that it will be enacted by the present Congress."—Banner, Clarksdale, Miss.

ALL CREDITORS SHOULD BE EQUAL.

From various causes a great number of business failures have been reported from different sections of the country during the past few months. It is not our purpose here to discuss the causes prompting these failures, but to protest against the prevailing custom of preferring certain creditors when an assignment is made.

At least one-half the business failures reported show that one or more creditors were preferred, or the stock of goods was sold to one or more creditors to satisfy claims held by the same. It is sometimes the case where creditors are preferred that the preferred creditor is no creditor at all, but is a partner of the assignor in an effort to defraud honest creditors; it is also sometimes the case that a sale is made to one or more firms of an entire stock of goods, presumably to cover claims due the purchasers, when in reality the purchaser is a partner of the bankrupt in the crime of robbing other creditors, while they divide the spoils among themselves. But even if an honest debt is due the preferred creditor it is not right or just that one should receive 100 cents on the dollar while other creditors receive absolutely nothing.

This pernicious custom of preferring creditors is neither just nor right, and while in some cases is legal, yet it is not a legitimate business, and should be frowned upon by the honest business world.

If a firm realizes that its obligations can not be met and an assignment is the course to pursue, then let a reputable business man be appointed assignee, the assets placed in his hands to be disposed of to the best possible advantage, the proceeds to be devoted to the payment of all creditors alike. Such a course would be honest, and he who makes such an assignment, though a pauper, will be respected by all; but he who pays one pet creditor in full and the majority nothing is bound to lose the confidence of all business men.

It is high time this system of "robbing Peter to pay Paul" should stop. There will always be business failures, but if creditors could feel that in case of an assignment all creditors would fare alike, confidence in business circles would be restored, business generally stimulated, and a better feeling would pervade all the avenues of trade.

But if this vicious system of preferring creditors to the amount of the assets continues, it will eventually destroy credit and disrupt the business anatomy of the whole country, and bring into absolute disrepute the long-honored calling of merchant.—Democrat, Greenville, Miss.

LETTER OF A JUDGE TO A CONGRESSMAN.

Judge R. A. Hill, of the United States district court of Mississippi, in a letter to Hon. J. B. Morgan, strongly commends the feature of the bill providing for voluntary and involuntary bankruptcy, and the bill as a whole. It is for ible, and from a high authority. It is as follows:

"I have carefully examined the Torrey bankrupt bill you sent me, and am satisfied that it is the most complete bill that I have seen, and if it becomes a law will meet all the demands of a permanent bankrupt law, giving equal rights to both creditor and debtor. I do not discover any amendments I would suggest.

"This proposed measure obviates the greatest objections to the old law which I administered, and provides for a businesslike, speedy, and economical administration of the assets of dishonest and insolvent persons.

"It appears from the newspapers that one or more of our Southern members are inclined to favor the enactment of a law which provides only for voluntary bankruptcy. The enactment of such a law would, in my judgment, prove a calamity to Southern interests. I think that the law ought to be preserved, as it is perfectly fair to both the debtor and creditor classes.

"A debtor can not voluntarily become such, as there must be a corresponding creditor, and I therefore think that any law upon the subject should provide for both parties to the transaction by which one becomes a voluntary debtor and the other a voluntary creditor. We do not want class legislation, and I think the enactment of a voluntary bankrupt law by itself, or an involuntary bankrupt law by itself, would be legislation of the most vicious sort.

"If all of the laws of this State providing for the collection of debts were, for example, repealed, it would be taken as an evidence that our citizens did not propose to pay their debts, and as a result the credit of our commercial classes would be destroyed and the large transactions which are now conducted by virtue of the prevalence of the credit system would be limited to the small scope of transactions upon a cash basis. To enact a law by which the debtor classes could deliberately prepare for going into bankruptcy without the possible interference of their creditors, and afterwards consummating a wrong, would, I think, have much the same effect that the repeal of our laws for the collection of debts would have.

"The law in question seems to be a successful attempt to provide a perfectly fair measure, and as such I am confident that it will be satisfactory and advantageous to the people of the State."—Commercial Herald, Vicksburg.

A MOST IMPORTANT MEASURE.

In view of the interest manifested in the Torrey bankruptcy bill, we give below a synopsis of its provisions.

The bill has received the approval of a national convention composed of representatives of all the principal commercial bodies in the United States, and has the indorsement of thousands of citizens of every vocation throughout the country.

The provisions of the bill are, in brief, as follows: * * * [See a summary of the bill, p. 246.]—Dade County Advocate, Greenfield, Mo.

BUSINESS MEN OF MISSOURI FAVOR IT.

The Torrey bankrupt bill is receiving a very large indorsement from the business men of this country.

A very large petition was forwarded to Senators Vest and Cockrell from St. Louis a few days since, urging the immediate passage of the bill.

The proposition to strike out the involuntary clause is meeting, very properly, with opposition everywhere. Judge Stone, of Alabama, speaking on the subject, said:

"The best interest of the people would certainly be jeopardized by the enactment of a purely voluntary law."—Cole County Democrat, Jefferson City, Mo.

FAVORABLY RECEIVED.

The passage of the Torrey bankruptcy bill is received with general favor throughout the country, and especially the West. It is a bill in the interest of both creditors and debtors, and the Senate should see to it that it passes that body with as little delay as possible.—Journal, Kansas City.

PRESENT CONDITIONS INTOLERABLE.

It is certainly to be hoped that the Senate will soon take favorable action upon the Torrey bankrupt bill. It has met with the very general approval of the business interests of the country, which have for a long time felt the need of a practical measure of this kind.

Since the repeal of the old bankrupt law business interests have had to depend upon the insolvent-debtor acts of the different States, but these have proven very unsatisfactory, and there has been a growing demand for practical uniform laws on the subject.

The present condition of affairs is unsatisfactory all around and tends frequently to work great hardships to worthy and honorable men.—Journal, Kansas City.

KANSAS CITY COMMERCIAL CLUB.

The committee on State and national legislation submitted the following report on the Torrey bankrupt bill:

"The general requirements of this country demand a national bankrupt law. It is desirable that such a law be enacted as will be just and equitable to all classes of people.

"A bill now pending before the Congress of the United States, known as the 'Torrey bankrupt bill,' seems to meet the requirements of all classes of people, being just, fair, and equitable to the debtor and creditor class alike. Be it therefore

"*Resolved*, That the Torrey bankrupt bill, meeting the requirements of the

commerce of this country, the Commercial Club of Kansas City hereby approves of said Torrey bankrupt bill now pending in Congress, and we request our Repre sentatives and Senators to vote for said bill and use all honorable means to secure its speedy passage.

"The secretary is hereby instructed to forward a copy of the foregoing statement and resolution to the Senators and Representatives of the State of Missouri in behalf of the Commercial Club."

The resolutions recommended by the committee were unanimously adopted.—Journal, Kansas City.

NO IMPORTANT OPPOSITION.

Among the legislation that will be attempted in the Fifty-second Congress will be a national bankruptcy act. The bill has already been prepared, and will be introduced early in the session. It is known as the "Torrey bankrupt act," and is the same bill that passed the House in the Fifty-first Congress and was placed on the Calendar in the Senate, but was not reached.

There is reason to hope that the bill will pass both Houses at this session and receive the signature of the President. In previous attempts at legislation of this character there has been serious opposition from commercial sources, especially in the West. But this has nearly, if not quite, subsided, and if there is any opposition at this time it is confined to isolated firms, who for selfish reasons prefer the operation of existing State insolvency laws, which a national bankruptcy act would nullify. * * *

NOT MERELY DESIGNED TO PROTECT DEBTORS.

The bill is designed to enable honest insolvents to obtain a release from debts they can never pay and to restore them to the great army of men who conduct the commerce of the country. It will insure the creation and maintenance of a degree of confidence between business men in different parts of the country, which does not now exist on account of the inequitable operation of the State insolvency laws. By nullifying these laws, which a national bankruptcy act will incidentally accomplish, the pernicious practice of giving and receiving preferences will cease, and all creditors, no matter where located, will be compelled to submit to an equitable distribution of the bankrupt's estate.

The jobbing house that happens to get an agent at the scene of the failure ahead of its fellow creditors will be unable, by threats or conspiracy, to secure its claim against other creditors less alert or not so fortunately located. This in itself will have a tendency to create confidence. Remote jobbing houses, assured by the law of the land that more favorably located competitors will not have the advantage in collecting or securing their debts, will trade with confidence with dealers whose credit they do not now, on account of the State laws, regard as safe, and retailers who can now buy only in near markets may buy in all accessible trade centers.

DOES NOT OPEN THE GATES TO FRAUD.

While the Torrey bill promises to accomplish all this good for honest debtors and their creditors, it will not give dishonest debtors any greater opportunity to commit fraud than they now have under the State laws. On the contrary, opportunities for fraud are very much lessened by the Torrey bill. Its criminal provisions are of the most stringent character, a feature which is almost wholly lacking in State insolvency laws.

The bill also divides insolvents into two classes—honest and dishonest. The former will be discharged from their indebtedness, but not the latter.

The machinery of the bill provides for a searching investigation of the insolvent's acts, and is full of provisions designed to protect creditors, thus giving confidence to the men who handle the commerce of the country.

The business people take this favorable view of the bill, and Congress will perform a duty to the country by enacting it.—Star, Kansas City.

PROMOTES SOUND COMMERCIAL CREDIT.

We are glad to recognize the fact that the Torrey bankruptcy bill has been reported to the National House of Representatives.

We have so often expressed ourselves in favor of a law of this kind that anything which could now be added would be superfluous, except to recognize in this bill a measure which has the approval of those gentlemen who have interested themselves in the subject as the best one attainable, and, indeed, as achieving everything that can reasonably be desired.

It meets the case of insolvent persons who are dishonest, while it does no harm to the interests of the honorable debtor.

It promotes sound commercial credit and adds faith to commercial transactions on the part of business men.

It presents the principles that should govern in dealing with bankruptcy in an easily understood form in its provisions, and will be accepted by the mercantile world as an important aid in this respect.

There is reason to believe that if it becomes law the abuses now complained of, both by debtor and creditor, will be relieved, and the new rules introduced in

trade will put the business of the country on a better basis of safety and honesty than it has known for years.—Star, Kansas City.

ADMIRABLE COMMERCIAL MEASURE.

Since the adjournment of Congress in March, that admirable commercial measure, the Torrey bankrupt bill, has been indorsed by the First Western States Commercial Congress, the National Confectioners' Association, and the American Boiler Manufacturers' Association of the United States and Canada.

The influence of the large number of mercantile and financial bodies of this character—they now embrace forty-two of the States of the Union and several Territories—can hardly fail to be felt in the next Congress. It is a pity that the work should have to be begun all over again, but the result of success will be of almost incalculable advantage.—Times, New York; copied by Times, Kansas City.

KANSAS CITY COMMERCIAL CLUB.

The Torrey bankruptcy bill was discussed by members of the Commercial Club, Messrs. Irwin, Payne, Morgan, Rev. George P. Hays, and others. Finally, on motion of Mr. H. J. Latshaw, the original action of the club, indorsing the Torrey bill, was reaffirmed, and the recent action, in which the original indorsement was set aside, was reconsidered, thus leaving the club now in favor of the bill.—Times, Kansas City.

NUMEROUSLY RECOMMENDED.

Recent articles in various newspapers have called attention to the Torrey bankrupt bill. It has the support of leading business men everywhere, and the commercial bodies and the associations throughout the land have indorsed it and have sent recommendations and petitions to Congress for its enactment.

It has for its object "the greatest good to the greatest number," fair dealing and business credit, and the most advantageous method of dealing with voluntary and involuntary bankruptcy.

The commercial world feels the need of an equitable national bankrupt law and must look to Congress for its enactment.

The framer of the bill, whose name it bears, is Mr. Jay L. Torrey. He was in his boyhood a resident of Pittsfield and is now a prominent lawyer of St. Louis; a man of keen intellect and force of character, he has worked his own way up, and is fast gaining more than a local reputation.—Banner, Louisiana, Mo.

FAVORED BY ALL CLASSES.

One of the most important measures now pending before Congress is the Torrey bankrupt bill.

Chief Justice Stone, of Alabama, one of the most learned jurists of the South, indorses the provisions of the bill and urges its passage.

This bill is about the only public measure which has met with no great opposition in Congress. It seems to be favored by both the debtor and creditor classes throughout the country, and we feel confident that when it comes up for consideration it will pass and go to the President for his signature.—Journal, Louisiana, Mo.

WHAT CONGRESSMEN SAY OF IT.

A correspondent participated with a group of Congressmen in the lobby of the House in a general talk about the Torrey bankrupt bill.

MERCHANTS' CREDIT INCREASED.

Judge Littleton W. Moore, of Texas, spoke of the measure as one of the most important before Congress, and referred to it as the best prepared bill which he had ever known to be presented to Congress.

Referring to the probable result of its enactment, he said "that every merchant in his State would at once be awarded a more extensive line of credit by jobbers and manufacturers in the trade centers, and the result would therefore be the same as though each one of them had acquired by inheritance or otherwise an additional sum of money to put into his business; that this extension of credit would mean that every merchant would be able to do a larger business, and as a result the prices of supplies to families and others would be reduced."

Upon the subject of the interest felt by the people of his State, he said "a very large number of our best citizens have petitioned for the enactment of the bill; our leading papers have urged our delegation to support it, and the commercial bodies have indorsed it."

FAILURES BRING FRIENDS.

Hon. John H. Rogers, of Arkansas, referred to the fact that he had offered a number of amendments which had been adopted by the Judiciary Committee, and that on the floor of the House he had succeeded in having the provisions of the bill stricken out providing that United States district attorneys should attend creditors' meetings and examine bankrupts. He added: "I did not vote for the bill, but in view of the larger number of commercial failures in the last few months, I feel

more friendly toward the bill than I formerly did."

A bystander interposed an inquiry as to the necessity of such a law.

NATIONAL LAW FOR NATIONAL COMMERCE.

Congressman John C. Tarsney, of Kansas City, Mo., replied as follows:

"At the time the Federal Constitution was formulated a provision was inserted reserving the sole power to Congress to enact such a law. The same instrument forbade the States from impairing the obligation of contracts, and as a result, an adequate law can be furnished to the country only by Congress.

"I have always thought," he continued, "that since commerce is national in its character, there should be a national law for its government.

"The bill drawn by Judge Torrey, of my State, is the best one, in my judgment, that has ever been presented to Congress, and I therefore hope that it will be passed at the present session."

SIMPLE AND COMPREHENSIBLE.

Representative John T. Heard, of Missouri, said:

"The Torrey bill is wholly different from the acts which have been in force in this country, or which have been presented to Congress, so far as I am familiar with them. It is simple in its expression—any man can read and understand the whole or any part of it—and be it said to the credit of the House that it was not mutilated while under consideration, but was passed for the most part as it was drafted by its author, Colonel Torrey, and presents, therefore, a consistent system instead of a legislative patchwork.

"It is designed to be administered with altogether different results from the old law. Every officer is so compensated that he will be in a hurry to close up the estate as soon as it can be done with due reference to the best interests of the creditors.

"Under the former act the officers were all compensated in a way that interested them in prolonging the administration. To illustrate: Formerly the bankruptcy officers got a separate fee for each act, and were therefore interested in keeping the estate on hand and performing as many acts as possible.

"The business-like scheme of this bill is that the clerk of the court shall be paid a small fee in advance, which insures a prompt disposal of the case so far as he is concerned. The referee is to be paid like other Federal judges, and the Government is to be reimbursed by the payment of a percentage from each estate into the national Treasury. This officer will get a small fee per case when the records are completed and deposited in court. As a result he will complete the records as fast as possible. The trustee who is appointed by the creditors to represent them will be paid a commission upon amounts realized by his administration by the creditors; the commissions will not be upon sums expended, but only upon dividends paid. The result will, of course, be that since he can not be paid until the creditors have received their dividends, he will pay the dividends as early as possible. The clerk's fee is $10 in each case; the referee's salary is $1,000 per annum and $10 per case; the commission of the trustee is 5 per cent on the first $5,000, 2 per cent on the second sum of like amount, and 1 per cent on the overplus.

"I believe that the passage of this bill would result in a diminution of fraud, an increase of dividends paid by bankrupt estates, an extension of confidence between men in different parts of the country, and an enlargement of commerce.

"If the people understood the measure fully, I think there would be very little or no opposition to it.

"Bankrupt laws have heretofore, as a rule, been unpopular with people in moderate circumstances financially, such laws being considered by them as intended for the benefit of rich men who involve themselves by speculation, etc., and not for the promotion of honest dealing or for general use.

"WILL IMPROVE COMMERCIAL MORALS.

"A good, honest bankrupt law, however, that can be speedily and economically administered, will help the poor traders and business men of the country by giving them improved credit at home and abroad, since the guaranty of a fair distribution of the estate of an embarrassed dealer, and the destruction of dishonest preferences against nonresident creditors, will help most those who most need to trade on credit.

"I think such a law would improve rather than degrade the commercial morals of the country."—Journal, Louisiana, Mo.

ADVANTAGES OF THE BILL.

The matter of bankruptcy legislation is of great interest to every business man throughout the country.

The Torrey bill affords speedy, economical, and equitable means for the settlement of the estates of insolvents and the rightful disposition of their assets among creditors; it is calculated to prevent fraud; it will prevent preferences and thereby increase the credit of the debtor class and the confidence of the creditor class. By being a national law, uniform in its extent and operation, it will prevent the confusion, uncertainty, and loss

often occasioned by existing multifarious State laws relating to assignments, the estates of insolvents, and like statutes.

Providing, as the bill does, for the speedy and economical settlement of estates, it will enable creditors to secure larger dividends than by existing State laws; it will be more equitable to the debtor, because it will, upon the surrender of his property, enable him, after a reasonable time, to secure a complete discharge from all his liabilities and to commence business life anew.

The many superior features of the bill, the fact that it is demanded by business interests in every section of the country, and that it is wholly nonpartisan, should entitle it to the careful consideration of the present Congress.—Ledger, Mexico, Mo.

FULLY CONSIDERED BY BUSINESS MEN.

The Torrey bankrupt bill has been so well advanced toward adoption that the Senate should find time before the session closes to pass it, and thus give the business men of the country a law on that subject doing away with the uncertainty that attends the collection of debts under statutes as various as the States that enact them.

The Torrey bill has been very fully considered by business men generally, and has met with the approval of nearly all the commercial bodies in the country and of business men generally. There is, in fact, no special objection to it.

All that it needs is consideration to insure its passage by the Senate, and enough time should be spared from the remaining days of the session to have it called up and adopted.—Herald, St. Joseph, Mo.

HOW IT CAME ABOUT.

It is a remarkable fact that the St. Joseph Board of Trade is the only commercial body in the State, or, in fact, in the entire West, that is on record as opposing the proposed national bankrupt law.

It came about this way: The manager of a large wholesale house of this city heard of the bill and promptly took the position that the Western merchants, being nearer their customers than the Eastern merchants, would stand a better show of getting their money in case of a failure, because they could get on the ground first. He therefore viewed with alarm any measure which would give all creditors an equal chance for their money. He was opposed to any broad principle of business which would work for the benefit of all alike, but preferred to take his chances in a game of grab. So he hastily got a few members of the board of trade together and managed to rush through a resolution opposing the bankrupt bill.

This action, we believe, was taken without proper consideration by the gentlemen present, and it certainly does not represent the sentiment of the business men of St. Joseph. In fact, a petition to Congress asking the passage of the bill was signed by a large majority of the wholesale men of the city, and was almost universally indorsed by business men.

The Torrey bill, which is the most carefully prepared measure yet proposed, has already passed the House and is now before the Senate.

This bill has been indorsed by commercial bodies and leading business men all over the country, and there is no doubt that the sentiment in its favor is very strong.

The Torrey bill has none of the objectionable features of the old bankrupt law, which was a curse to everybody except the court officers, who got all the money, and is a wide and broad measure for the protection of creditors and the relief of honest merchants.

This bill originated in the West; in fact, it is the work of Hon. Jay L. Torrey, of St. Louis, and is designed to protect the interests of the West as well as every other section of the country.—News, St. Joseph, Mo.

THE RIGHT OF DISCHARGE.

We have noticed a disposition on the part of one man in the United States to require that a bankrupt shall not have a discharge unless his estate shall pay 50 cents on the dollar on what he owes.

As we understand it, the Torrey bill makes ample provisions for the complete surrender of the bankrupt's estate, less his exemptions, for the benefit of the creditors.

It is impossible for the creditors to rightfully collect from an honest bankrupt any greater dividends than the estate, when properly administered, will pay. Why should an endeavor be made to collect any greater sum? Who will pay it?

We believe the test of a right to a discharge to be the honesty of the applicant, and not the extent of his misfortunes.

The law should extend the great privilege of a discharge only to honest bankrupts. It should not permit discharges to be either directly or indirectly sold.—Chronicle, St. Louis.

BANKRUPTCY—ITS EVILS AND REMEDIES.

The season for bankruptcy legislation and discussion has begun to set in.

A study of the bankruptcy statistics of the United States is far from conducive to cheerfulness, view it how we may.

At the best, and assuming the purest motives on the part of those who have "gone under," their bankruptcy meant ruined hopes, lost means, a man flung back

to the foot of the ladder to begin the toil of life anew.

Those who fail because of pure adversity, because they have been the victims of the frauds of others, or of their own too sanguine temperaments, are the few. They do not, in all probability, constitute many hundreds in the many thousands which Bradstreet enumerates as having failed in 1889.

Most men fail from recklessness, many from carelessness, and not a few, it is to be feared, from design. With these last bankruptcy is a royal road to competence, if not to wealth. Is not this truism proven by the eagerness to sell to those who have but recently made a "good failure," for the reason it is known that the unfortunate is well provided for?

Every facility is afforded to a designing person. He is not required (in the majority of the States) to exhibit his transactions to his creditors. He simply buys all he can get on credit, and then says: "Gentlemen, I am very sorry, but I can not pay you. I offer you 20 cents on the dollar." Some even do not take the trouble to address their creditors, or to pay them anything at all. They simply disappear from the place that knew them, and begin business somewhere else, or are even brazen enough to do business under a relative's name—usually a wife's—in the very locality of their downfall. The very audacity of this practice and the absurdity of the common law protection (?) of married women has given rise to legislation in some of the States, notably in Missouri, intended to place a wholesome check upon this practice.

In the last-named State a married woman may now be sued as a feme sole, as it is termed in legal parlance—as a single woman, in plain terms—and this, too, without the time-worn legal hocus-pocus of joinder of the husband.

The whole number of those who "fail" is never accurately known. Fleeced creditors do not proclaim their losses aloud. They go on with their business, hoping to do better next time.

The merchant who fails, from whatever cause or motive, is at once protected by the present state of the law and made comfortable. Few would object to this, perhaps, did the matter end there. But the merchant forms one of a host which exists by getting credit from the wholesale houses and manufacturers, and these latter have to calculate that a certain proportion of their business will be what is called "bad." So many of their customers fail on the average every year and pay so much on the dollar. The jobbing houses have, therefore, to take into account the losses in fixing their prices, and in proportion to the increase in the percentage of bad debts must be the "loading"—to use an insurance term—put upon their goods.

Thus, to begin with, the honest merchant is unjustly weighted in conducting his business. He pays more for what he buys than he ought to do if business were soundly transacted. But that is not the worst of it. Every one who has ever glanced at a retail-store window must have often seen there such announcements in variously sized letters and various color as "Great sale of bankrupt stock!" "Selling out for less than cost!" and so on. The majority of these devices are untrue, yet there is a truth behind them. They nakedly proclaim what is one of the greatest curses of the retail trade of the country—the way in which the honest merchant of all classes is swamped or driven into fighting a losing battle in competition with "bankrupt stock" sold off "cheap" by the "sheriff."

The result of this double pressure—the pressure of buying too dear and selling too cheap—is that dishonesty spreads. It does not pay to be anything else. Men may disguise the fact in a variety of ways, but there it stands. Trade in all its branches sinks into a mere gamble, and one, too, of increasing wildness as time goes on. That is what failures and our present state of insolvency mean; that is why a study of the figures put forth every week and every year is so full of gloomy suggestions.

AND THE REMEDY?

That is as hard to find as the disease is easy of description. Severe laws and lax laws alike have made havoc with commercial morality and sound business. This fact renders it idle to suggest what should be done, but there is one very powerful source of mischief which a drastic enactment might tend to remove, and that is the readiness with which banks first give credit to men of straw, and then strip them to secure themselves before the other creditors suspect danger. This alone is a frightful source of mischief, and it might be prevented by forcing the banks, in the event of bankruptcy, to throw the securities held by them into the common heap.

At present the usual way is for a bank to arm itself with "security" for advances, and then to let the other creditors—who in reality often provided that "security" on the faith of the appearances which the bank enabled the debtor to maintain—go with nothing.

A very material way to help to improve business morals would be afforded were the power to cheat in this refined sort of way removed and the banks reduced to a position only equal to that of all ordinary creditors. Such a change, it may be said, would stop half the banking business now done, and, were it an effectual change, that would probably be the case; but a business which is only profitable at the

expense of the rest of the community, which saps the foundations of commercial morals and sound trade, and makes the honest trader a constant victim of deception, is one that should be fettered, even at that cost.

A stringent bankruptcy act would probably cause bank loans to be made with more care and circumspection; and we believe that business would then be done on an actual and legitimate cash and minimum credit basis, to the advantage of honest and cautious business methods.

The main features of the Torrey bill seem to be framed with a view to entire justice between debtor and creditor, and we look with much interest to its consideration and enactment by Congress.—Every Other Week, St. Louis.

WHO OPPOSE THE BANKRUPTCY BILL?

Who are opposing the passage of the Torrey bankrupt bill, is a pertinent question at this time. According to our ob servations and reading, their numbers are few, while their motives for opposition are varied.

THE FIRST CLASS.

The most powerful and influential, individually, are those large wholesalers whose patrons are largely made up of two classes of retail dealers, viz, those whose credit is undoubted, and those—and this is usually the largest class, numerically—whose business life depends upon the wholesaler who is "carrying them," and whom they have secured against loss in case of their ultimate nonsuccess. Whenever a failure of one of this class occurs the above-mentioned secured wholesaler takes the assets into camp, while the other creditors are left to wrestle with the liabilities—in other words, "to hold the bag." It is easy to understand why this class of "opposers" do not favor the enactment of a universal bankrupt law that shall secure an equitable division of the bankrupt's assets among all the creditors. It is a source of great satisfaction to all lovers of "fair play" to know that this class of "opposers" is, numerically, but an almost infinitesimal part of the great army of wholesalers.

THE SECOND CLASS.

Another class of men who do not favor this law is composed of those retailers who had rather make their money by devious ways than to struggle perseveringly and honorably up the rugged path that leads to commercial success. They prefer to divide their assets, visible and otherwise, with one creditor rather than to have an officer of a broad-gauge and just law divide them among all those to whom they are indebted. This fully accounts for their opposition to the passage of the Torrey bill. Their numbers are, like the first class referred to, very small in comparison with the great body of honorable dealers throughout the vast domain of Uncle Sam.

THE THIRD CLASS.

The next class to which we refer is, numerically, the smallest of them all. It is composed of a few individuals, among whom, we regret to say, are a few journalists, so called or self-styled, who have been indulging in the mistaken idea that their few patrons do not favor this bill, and so indulge their sycophantic natures by truckling to the supposed opinions of those from whom they hope to make a few paltry dollars. This class is so small and insignificant that further notice is uncalled for.

The fourth and last class to which we desire to call attention is undoubtedly possessed of the greatest numerical strength. It is composed of those men who, through a want of knowledge of the bill, its aims, and the beneficent results that will flow from its enactment into a law, honestly oppose it.

Unlike the other above-described classes, selfishness does not enter into their opposition, and their feelings and motives, albeit mistaken ones, are entitled to our respect. A great majority of these people undoubtedly belong to that class who look askance at every new thing, and think every innovation a detriment to society and a damage to the world. While we may respect the motives and honesty of these people, their opinions are not entitled to an iota of consideration from the progressive spirits who are leading the world up to a higher plane of civilization. While they have always been a clog to the wheels of progress, they have never been able to stop their constant and steady revolution. Had such opinions been allowed to rule the world commerce would not now be sufficiently advanced to require a bankrupt or any other kind of a law.

Beyond question the great bulk of the members of the commercial world of this country are hoping for the passage of this bill during the present session.

It is the duty of every member of Congress, whatever his business connections, and however much he may be interested in the passage of a bill providing for the erection of some post-office or the bridging of some small river in his State, or for the political advantage of his party, to put all these varied and more or less selfish interests aside for a brief period and pass this bill for the benefit of the entire commercial constituency throughout the United States.—Furniture News, St. Louis.

NEED OF BANKRUPTCY LEGISLATION.

There is no doubt that the Torrey bankruptcy measure retains the favor of the business interests of the country.

Many of the commercial bodies of the different States have spoken in the highest terms of commendation of this bill as it was presented to Congress two years ago. Practically it met with no opposition, but the delays to which it was subjected on account of the pressure of the tariff and other matters into which politics entered in some shape prevented its enactment. * * *

Ordinarily the session of Congress immediately before a Presidential election is not favorable to the consideration of nonpolitical projects, however useful and comprehensive in scope. A large part of the session is usually devoted to maneuvers on both sides for position in the pending political battle. The spirit of partisanship runs high at this time, and our lawmakers are generally lukewarm or hostile toward anything except what offers possibilities for the acquisition of partisan capital.

Undoubtedly the sentiment among business men and lawyers throughout the country in favor of a simple and sensible bankruptcy law is more widely diffused now than it was at any time in the past. Usually it was the East that showed interest in such matters, but an equal concern is now being manifested by the West and South. Only a week or two ago the chief justice of the supreme court of Alabama petitioned the President to use his influence toward the pushing of such a measure to enactment.

All sections are agreed as to the necessity of a law of this sort, and all sections during the Fifty-first Congress found in the Torrey bill the promise of the relief for which they were looking. Debtor and creditor are seeking the remedy for the disturbed conditions which prevail.

The lack of harmony between the State laws on this question and the absence or inoperation of such acts in some States have produced a confusion and a demoralization which are harmful to trade. Such a condition of things helps nobody but the cheaper class of lawyers, and it has a tendency to handicap the honest creditor and debtor and to put a premium on rascality.—Globe-Democrat, St. Louis.

INSTRUCTED TO VOTE FOR IT.

JACKSON, MISS., July 8.—The Board of Trade at a meeting last night passed a resolution instructing Mississippi Senators and Representatives to vote for the Torrey bankrupt bill now pending in Congress.—Globe-Democrat, St. Louis.

THE OFFICE MEN'S CLUB OF ST. LOUIS.

An address by Judge Torrey.

It was my honor and pleasure to deliver an address to this body some years ago upon the subject of bankruptcy. Substantially the views embraced in that address have been adopted by the commercial bodies of the country, and the bill as therein outlined has been drafted and is now pending in Congress. You will sympathize with me I know in the pride I feel in making this report to you.

The national movements which have originated in and been carried to a successful termination from St. Louis have not been very many. If success crowns our efforts in this behalf, all of us will share in the justifiable pride which such result will awaken.

This body is organized for the promotion of systematical and methodical office work. The shortest and best method is what it seeks, demonstrates, and promulgates. As one of your members I was, by my association with you, educated in a direction that particularly qualified me to work with my associates in producing the measure which we are advocating before Congress. It therefore follows that whatever there is of merit in the bill with reference to its mechanical arrangement, its succinctness, and clearness of expression, necessarily reflects credit upon you.

Young men are not usually placed at the head of national movements organized to promote legislation in behalf of commerce. This body is made up of young men. As one of you, it is a source of pleasure to me that I have the honor to be president of the national organization having for its object the securing of the passage of the Torrey bankrupt bill. The fact that it is of St. Louis origin and headed by one of your members will, I hope, justify all of you in feeling a pride in it.

The Torrey bankrupt bill is divided into five chapters; together they constitute seventy-one sections.

* * * * *

The exemptions of the bankrupt are such as are provided by the laws of the State in which he resides at the time the petition is filed.

The discussion upon the subject of exemptions has been protracted and interesting. Many views have been presented. The one is that exemptions should be uniform all over the United States; another that they should be the same as provided by the several State laws, and, in addition, that they should be a per cent of the estate, so that the larger the estate the larger the exemptions, and vice versa. Our friends who have advocated a uniform exemption claim that they ought to be the same in all parts of the United

States, and that there is no reason why the resident of a Western State ought to have any larger exemption than a resident in an Eastern State. On the other hand, it has been contended that, as a political proposition, the law would be defeated if it contained a provision which interfered with the State laws upon that subject. It is unquestionably true that the law would be opposed by the Congressmen, Republicans and Democrats alike, from the States where the laws provided for a greater exemption than the one proposed to be passed. It is equally true that the law would be opposed by the Representatives from States where the effect would be to increase the exemptions. As a result, the law would of necessity be defeated, and hence it would not be worth while to go to Congress if we went with a section providing a uniform exemption.

As an additional objection to a uniform exemption it has been urged that since the cost of the articles usually exempted is different in different parts of the country, that the laws ought to be different upon that subject. In other words, an amount which is adequate in one of the Eastern States, where the cost of articles protected is very low, would be wholly inadequate for the humane purpose of protecting the unfortunate's family in one of the Western States, where the cost of the same article is very much higher.

The proposition to give the bankrupt as an exemption a per cent of his estate has not, I think, been seriously considered.

The State laws upon that subject have, therefore, been adopted as the practical solution of the question, and the course pursued has received the sanction of the national convention of the representatives of commercial bodies, the National Board of Trade, and a very large number of commercial bodies of the country, so that it may be practically considered that it is settled, and that the commercial interests of the country will be satisfied with making that exemption for the bankrupt. * * *

The measure has been framed in the best interests of the commercial community. Its machinery is plain and simple. Its purpose is to enable honest creditors to obtain their equitable proportion of the estates of insolvent and dishonest debtors, and to enable honest, unfortunate insolvents to secure an honorable discharge.

A great many thousand copies of the bill have been sent to all parts of the country to eminent statesment, o learned lawyers, and to business men prominent in their respective lines of trade, and their criticism has been invited. Valuable suggestions and amendments have been received from these sources, and many of them have been adopted. * * *

I bespeak your cooperation in securing a national law in aid of a national commerce; a single, plain, simple law as a substitute for the many inadequate and independent State laws upon that subject; a law which prevents preferences and puts creditors of the same class upon the same basis; a law that secures to honest insolvents a merited discharge; a law that upholds honorable commercial transactions, and provides a speedy and adequate punishment for men guilty of dishonest and fraudulent acts.

This law is not asked for by men in any particular section of the country, but by men in all sections. It is not demanded by the followers of a particular calling, or those engaged in a special business, but by men of all callings and men engaged in every business.

The proposed legislation is not asked for with that uncertain voice which calls simply for some kind of a law, but by a voice which names the measure in question and demands its enactment.

Our hope and belief is that the statesmen constituting the Fifty-first Congress will spread this law upon its records and direct its incorporation in the statutes of the United States. [Applause.]—Grocer, St. Louis.

CHANCES GROWING MORE FAVORABLE.

It affords the St. Louis Grocer much pleasure to learn that the chances are daily growing more favorable to the passage of the Torrey bankruptcy bill. * * * In no other regard is there such imperative need for wise legislation as upon the subject of bankruptcy. And never have our Solons at the national capital had a better opportunity to show that they seek to subserve the interests of their constituents.

The unanimous indorsement of the Torrey bill is phenomenal. Usually, the most commendable measures meet with an opposition worthy of respect. There has been no organized or determined fight upon the Torrey bill. Some features of it have excited a mild criticism, but have not as yet called forth any decided antagonism.

The Torrey bill is essentially and thoroughly a measure for the protection of the hard-working and honest merchant. It means punishment for the dishonest tradesman, of course, but, above all, it aims to protect the honorable but unfortunate one. It says, in substance, that the careless debtor shall not take advantage of the indulgent creditor, and that the Shylock creditor shall not impose upon the unfortunate debtor. The history of our commerce is full of instances where the reckless man has profited by the square dealing of his conscientious competitor.

The best evidence that the bill meets

with general approval is to be found in the fact that it has been indorsed by nearly every commercial and financial association in the country.

Our country is now prosperous, and to defeat a bill like the one in question is to put an impediment in the way of our commercial advancement. — Grocer, St. Louis.

RETAILERS FAVOR IT.

Certainly a bankrupt who has had his business wrecked and ruined by the rapacity of a horde of greedy creditors favors the Torrey bankrupt bill. It is elegantly adapted to prevent such a state of affairs, and that is why the retailers of the country are in favor of it. At the same time it prevents the grab-and-throttle-'em big houses from closing up a retailer and appropriating his assets, to the exclusion of all other creditors. Retailers in favor of it! Well, we should say so. Just read the list of fourteen St. Louis retailers who favor it, and see if the names don't sound familiar.

They favor it when they understand it. Fourteen of the most influential retail houses in St. Louis have just signed a petition commending it. The names of these are: The Wm. Barr Dry Goods Company, Mermod-Jaccard Jewelry Company, J. Kennard & Sons Carpet Company, B. Nugent & Bro., dry goods; Penny & Gentles, dry goods; Famous Shoe and Clothing Company; J. G. Brandt, shoes; Frank Bros., dry goods; Wm. F. Crow & Co., dry goods; J. L. Hudson & Co., clothiers; Joel Swope & Bro., shoes; Oakes Candy Company; D. Crawford & Co., dry goods; F. W. Humphrey & Co., clothiers.

These houses are among the most influential and most intelligently conducted in the United States. Many hundreds of other retail houses in St. Louis favor the bill, but we mention these as the best known and largest not only in St. Louis but in the country. Is it possible that these houses do not know what is best for them? Do they need some one to tell them where their interest lies? We think not.—Interstate Grocer, St. Louis.

ANALYTICALLY ARRANGED.

The analytical arrangement of the Torrey bankrupt bill is original with its author. It is entirely different from, and is a more logical and complete arrangement than that of any one of the three bankruptcy laws last in force in the United States, or those of England or France, or that has ever before been introduced in Congress.

The subject is first divided into five chapters, as follows: "Courts," "Officers," "Bankrupts," "Creditors," and "Estates." Under each chapter subjects pertaining thereto are arranged alphabetically in sections. Each section has a catchword, and clearly indicates the contents of the section, and nothing will be found in any section unless its presence is indicated by the catchword. The sections are numbered serially from 1 to 71.

The bill has been criticised because it appears in form more like a book than the ordinary run of bills as introduced in Congress.

It has been said of the bill that it "smacks too much of the countinghouse."

It properly represents the business men of the country because it is divided into departments, and because every idea is labeled, just as every article of merchandise is marked in every well-arranged business house.

Business is expedited in every conceivable way by the provisions of the Torrey bill. * * * —Interstate Grocer, St. Louis.

PETITIONS.

Please draft a petition, circulate it, and when signed, either by a large or small number, send to your Representative or one of your Senators for presentation, in your own words, or about as follows:

[Insert name of place and date.] 189—.

To Congress:

We, your petitioners, respectfully urge the enactment of the Torrey bankrupt bill at the present session of Congress.

[Names.]

To the Congress of the United States:

Your petitioners urge the importance of the enactment of the Torrey bankrupt bill at the present session of Congress, for the extension of credit, the advantageous administration of bankrupt estates, the prevention of failures, the discharge of honest insolvents, and the promotion of the best interests of the commercial world.

[Signatures. Occupations.]

To the Senate and House of Representatives in Congress assembled:

The undersigned citizens believe that the enactment of the Torrey bankrupt bill will tend to reduce the number of failures, to promote equity and fair dealing, to award discharges to honest insolvents, to secure the quick and inexpensive administration of bankruptcy estates, and to enlarge commerce.

They therefore respectfully, but urgently, demand the enactment of the bill without delay.

[Names. Business.]

To the Congress of the United States of America:

We earnestly petition you to promptly consider and pass the Torrey bill, because the Constitution confers on our people

the right to have the benefits of a bankrupt law, and we believe that this one has been wisely framed in the best interests of honest debtors and honest creditors, and that it is a fair and just measure.

It is anticipated with confidence that the enactment and enforcement of this bill will result in the discharge of honest bankrupts; the punishment of dishonest persons; the engendering of a conservative tone in transactions between debtors and creditors; the reduction of the number of commercial failures and the extension of commercial credit, with the result of the lessening of the price of commodities; preventing the giving and receiving of preferences; the diminution of fraud and the punishment of wrongdoers; the ratable, speedy, and inexpensive administration of the assets of bankrupts, and the continued prosperity of the country.

[Signatures. Business.]

—Interstate Grocer, St. Louis.

TENNESSEE FAVORS IT.

Tennessee has taken an active interest in the Torrey bankrupt bill, as will be seen from the following extract from the Chattanooga Times of February 8:

"A petition signed by Robert L. Taylor, ex-governor of Tennessee, and by nearly every leading wholesale merchant, manufacturer, banker, newspaper publisher and editor, and by many retailers, lawyers, and business men of Chattanooga, praying Congress to speedily pass the Torrey bankruptcy bill, was sent to one of the Tennessee Senators ten days ago, urging him to present it, and to use his influence in securing early the passage of the law.

"What this trusted representative of Tennessee has done in the matter we have not been advised, but feel convinced that when an opportunity presents itself he will be found properly representing the business sentiment of his State as well as the whole country, by voting for and urging the speedy enactment of this law. It is demanded by every business interest in the State. It will enhance commercial credit and educate the people in morality and honesty.

"It has been said in Congress and out of it that action on the bankruptcy bill was being delayed because it was believed that the farmers were opposed to the enactment of a bankruptcy law.

"This objection is overcome by the fact that the bill was amended in the House so as to exempt wage workers and those engaged in agricultural pursuits from the involuntary provisions of the bill. * * *

"There is not an honest debtor or creditor in the United States but will be benefited by this law, and, so far as we know, every such debtor and creditor desires speedy action in passing the bill.

"Those who oppose it are those who are afraid of the penalties provided to punish dishonest men."—Interstate Grocer, St. Louis.

THE STATE EXEMPTION LAWS.

The exemptions of bankrupts, under the proposed new bankrupt bill, are the same as to insolvents under the State laws.

Congress would not pass a bankrupt law that did not preserve the State exemptions. It was, therefore, a political necessity to let them stand as they are.

There is no good reason for the wide divergence between the exemption laws of some of the Eastern and Western States, but the bankrupt law should not be made a vehicle for bringing about a reform in that respect.

It is a part of the political history of the country that as a State grows older its exemption laws have been gradually amended so as to lessen the amount of exemptions. The difference in the cost of necessities in, say, Vermont and Colorado, would result in a very great hardship to the Colorado man if his exemptions were lowered to the same amount as those in Vermont, and, on the contrary, it would be a great injustice to the creditor if those of Vermont were to be increased to those of Colorado.

Exemptions are not for the benefit of the bankrupt personally, but are primarily for the benefit of his family. He is not entitled to exemptions unless the head of a family.

In all civilized countries a modest exemption is allowed to a poor man who is the head of a family.

Excessive exemptions affect the credit of every merchant of the State, universally increase the interest that has to be paid by all of the citizens of the State, prevent a liberal investment of foreign capital, and in the end benefit but very few citizens.

Honest men, for the most part, waive their exemptions in giving liens for property obtained or money borrowed, and hence it is a very rare occurrence that a thoroughly reliable, straightforward business man retains the benefit of exemptions.

Exemption laws are useful in the main to unscrupulous, inconsequential, shiftless men, who can not obtain credit except to a very limited extent.

The bankrupt law last in force in the United States provided exemptions in addition to those of the States.

The disappointed individual who thinks that the bankrupt law ought to be made a vehicle to bring about reform of State exemptions ought to remember the other benefits that will accrue upon the enactment of the law in the line of preventing frauds, forbidding preferences, and the punishment of dishonest men.—Interstate Grocer, St. Louis.

THE WHOLESALE GROCERS INDORSE IT.

The Associated Wholesale Grocers of St. Louis is, without exception, the most progressive body of merchants in the country.

They have never spared time, effort, or money to accomplish any needed reform, and have wisely abstained from "inside" combinations tending to lock the wheels of trade.

Their unqualified support of the Torrey bankrupt bill is the result of careful consideration of the subject, and has received the indorsement of all the notable commercial bodies in the country. The contrary opinion of a very few "jaundiced, jumping-jack" editors on the outside is a matter of indifference and will not impede legislation.—Interstate Grocer, St. Louis.

REASONS WHY ONE SHOULD BE PASSED.

There are many reasons why Congress should enact the Torrey bankrupt bill. The Constitution of the United States expressly provides for the enactment of a national uniform bankrupt law.

A uniform, just, and national bankrupt law is as essential for the well-being of a commercial nation as any other law involving the protection of life, liberty, and property.

The credit system which underlies our commercial transactions needs as its aid a law providing for the equitable distribution of the estates of dishonest and insolvent debtors.

The protection of the credit system tends to cheapen the cost of all commodities to the consumer. Risky credits cause high prices. Secured credits cause low prices.

The large increase in volume of all interstate commerce makes it necessary to have an interstate law which shall foster and maintain the interstate commerce.

It would strengthen the credit of our merchants who purchase goods abroad to have the law enacted.

Many of the existing State insolvency laws permit the debtor to retain his estate, in the event of his failure, by allowing him to execute preferential assignments, whereby his property is withheld from the creditors to whom it justly belongs, and securely kept in trust for the debtor by his relatives and friends.

The varied provisions of the several State insolvent laws create confusion, and by their imperfections make roguery and chicanery possible, and places a premium upon fraudulent acts and wrongful transactions.

The unfortunate debtor who fails in business is, under the present condition of our laws, subject to the charity or clemency of his creditors, while under the proposed law he would, if an honest man, be entitled to a discharge from his indebtedness over and above the dividends paid by his estate.

Creditors not unfrequently resort to false pretenses, chicanery, and falsehood in the selfish struggle to outdo one another in securing a greater proportion of the estate of mutual debtors than they are equitably entitled to.

Under the proposed law honest men would continue honest, and tricksters and dishonest men would be compelled to be honest.

The commercial bodies of the country demand the enactment of the Torrey bankrupt bill, and their demand should be complied with.

The times are propitious for the enactment of a perfectly fair and impartial law, because at this time there are no selfish interests demanding a law for their sole protection.

A conservative influence will be created by the enactment of this bill, as creditors will not have the inducement of preferences to stimulate them to activity in attaching the property of debtors without good grounds for the proceeding.—Interstate Grocer, St. Louis.

VOLUNTARY AND INVOLUNTARY BANKRUPTCY.

The questions of bankruptcy and laws to regulate and govern the same are of great interest to the commercial world. In fact, there is no subject of greater importance and more serious import to the wholesale merchant, the retailer, the consumer, and the insolvent at the present time.

Since the repeal of the old bankrupt law there has been a universal demand for a new law that would embody the salient points of the old with such additions as the needs of the merchant have suggested, leaving out all that served to lengthen litigation or run up costs. Such a law is the Torrey bankrupt bill.

This measure, which is now before the House, has been drawn with the greatest possible care, and changes and revisions have been made until now it stands practically perfect in all its details. Every possible contingency is covered, and the rights of both the wholesaler, retailer, and consumer are protected.

The unscrupulous creditor can have no opportunity of bringing ruin upon the small debtor, nor of cheating other creditors. The honest debtor, in turn, who is unfortunate and meets with reverses, is placed in a position where he may retrieve his shattered fortunes. It is not a panacea for all commercial ills, but it will serve to right many wrongs which now exist.

Col. Jay L. Torrey, the author of the bill, is one of the most thorough lawyers in the West, and he has spent many months

in preparing, arranging, and rearranging its contents. The hundreds of suggestions that were made by other lawyers, by merchants, and by commercial bodies were all examined carefully, and where meritorious suggestions were made they were embodied in the bill.

Congressmen who have examined the bill are unanimous in their praise of it, viewed from a legal standpoint, whether they favor its passage or not.

The probabilities are that the bill will be considered and passed by the House during the next few days.

A recent issue of the St. Louis Republic contains the following editorial on the subject: * * * [See p. 109.]
—Interstate Grocer, St. Louis.

A LETTER.

ST. LOUIS, MO.

To the Editors of Newspapers:

You are respectfully requested to express your views as to the desirability of national bankruptcy legislation and the merits of the Torrey bill, and to send a marked copy of your paper to me at the above address, so that the article may appear in the second edition of this pamphlet.

A summary of the measure appears herein; a copy of the bill can be procured by request to a Member of Congress.

Thanking you in advance for such attention as you may considerately give the subject, I am,

Very sincerely and truly, yours,
JAY L. TORREY.

—Interstate Grocer, St. Louis.

HONEST LIENS UPHELD—FRAUDULENT ONES SET ASIDE.

Liens given in good faith and for a present consideration are upheld. Fraudulent liens and those for past considerations, and in derogation of the rights of creditors who would not have become such had the liens been given prior to the creation of their indebtedness will be set aside.

Liens upon crops, given in advance of their being planted and in consideration of the funds with which to plant and grow them, will be upheld.

Liens obtained by judgment or levy in proceedings begun within four months prior to the date of filing the petition will be disregarded.

"A square divide all around" is the effect of the law as to liens embraced in this bill.

Solvent merchants have frequently been ruined and their assets dissipated by an unseemly struggle between creditors to secure liens in advance of other creditors equitably entitled to the same advantage. Such struggles are not primarily directed against the debtor, but are in effect "a fight and a foot race" between creditors, who could all be paid in full if it were not for the advantages that might be obtained incident to what in effect amounts to "pernicious activity."

The fact that liens obtained by compulsory process will not have a preference will tend to make creditors more conservative, and will enable many an honest man to pull through when the estate would be dragged to pieces if it were not for the existence of the law.

Honest men have nothing to fear in this law, but rascals will find it a "holy terror."

The value of liens held must be determined and the amounts must be credited upon claims before the balance of the claims can be allowed.—Interstate Grocer, St. Louis.

DISCHARGES—WHEN GRANTED—WHEN REFUSED.

A discharge will be granted to persons who have secured the confirmation of a composition, and to bankrupts who can show "clean hands."

The petition for a discharge must be filed after two and within six months after the filing of the petition. If the bankrupt can show to the satisfaction of the court that he was unavoidably prevented from filing his petition within the last four of the first six months, it may be filed within the next six months; that is, it is possible for a petition to be filed within the last ten of the first twelve months after the filing of the petition.

The purpose of not permitting the petition to be filed until after the expiration of two months is to enable the parties in interest to have an opportunity to investigate the circumstances of the failure and to intelligently arrive at a conclusion as to whether the petition should or should not be granted.

The reason for not permitting a petition to be filed, except after two and within six months, or conditionally within the next six months, is that after the lapse of that time there is great danger that the evidence which would prevent a discharge would be dissipated, and that the parties would have become indifferent as to the granting of the discharge.

It is thought that public policy will best be served by having the question of the discharge determined within the time stated.

The discharge may be set aside within two years after being granted if it is discovered that fraud was practiced in obtaining it.

Corporations can not be discharged from their indebtedness. The same reasons do not apply for discharging them that do in the case of the individual.

A discharge does not release the bank-

rupt from debts which are not scheduled, taxes, and debts created by fraud or embezzlement, or the violation of a trust while acting in a beneficiary capacity.—Interstate Grocer, St. Louis.

EFFECT ON STATE LAWS.

The State laws will be interfered with as little as possible by this law. The statutes of limitation have not been interfered with. The rules of evidence shall be enforced as now provided by the State laws and rulings of courts in the several States. The validity of liens will be determined by the State laws. The rights of trials by jury have not been abridged or interfered with.—Interstate Grocer, St. Louis.

COMMENCEMENT OF PROCEEDINGS.

All cases have to be commenced by filing the petition in the United States court. This provision is in the interests of the mercantile community, who wish daily to be advised through the mercantile agencies of the commencement of all proceedings in bankruptcy. If a petition could be filed before a referee there would be more difficulty in keeping track of petitions filed.—Interstate Grocer, St. Louis.

THE JUDGE TO HEAR THE PETITION FOR DISCHARGE.

All petitions for a discharge must be heard by the judge. This provision greatly lessens the possibility of the discharge of dishonest bankrupts.—Interstate Grocer, St. Louis.

RIGHTS OF DEBTORS AND CREDITORS.

The rights of debtors are very carefully guarded by the Torrey bill. The exemptions allowed by the law of the State in which the proceedings are pending may be retained by the bankrupt. If an honest man he may be discharged and thereby enabled to start the struggle of life anew.

The rights of creditors are also very carefully guarded. Notices are sent to creditors of each step in the proceedings. Dividends are to be promptly paid. The affidavit of claimants is sufficient to secure the allowance of claims unless objections are filed, in which event there are provisions for a speedy determination of the matters in controversy. The value of securities held must be determined by agreement, compromise, arbitration, or litigation, and the amount thereof applied upon the indebtedness before the claim for the balance can be allowed.—Interstate Grocer, St. Louis.

PREFERENCES TO BE PREVENTED.

The prevention of preferences will stop the greatest source of fraud in the mercantile world. There is at present no adequate means of investigating whether preferences are bona fide or fraudulent. In many States preferences are legal, and as a result certain creditors are paid in full while others of the same class are not paid a cent, according to the whim or caprice or financial advantage of the debtor.

When a man dies physically his preferred debts are paid first, and his estate is then divided pro rata among creditors of the same classes. The same rules should prevail when a man unfortunately meets a mercantile death.

The "confidential" creditor will disappear with the enactment of this bill. A relative ought not to be preferred over any other creditor of an honest man.—Interstate Grocer, St. Louis.

SUITS—CONTROVERSIES.

The trustee may prosecute or defend suits brought by or pending against the bankrupt. Controversies may be compromised or arbitrated, as directed by the court.—Interstate Grocer, St. Louis.

BUSINESS TO BE EXPEDITED.

The referee is not paid the $10 per case until the case is concluded and the records returned to the clerk. The trustee is not paid his commissions until dividends in favor of the creditors have been declared and paid.—Interstate Grocer, St. Louis.

WILL EXERCISE A CONSERVATIVE INFLUENCE.

A conservative influence will be exercised in the matter of the compulsory collection of debts if the Torrey bill becomes a law.

It is not an uncommon spectacle among merchants to see a man forced into insolvency who is not really insolvent, but who by reason of facts over which he has no control is in straitened circumstances, by a struggle between his creditors, when conservative action would enable the debtor to continue in business and his creditors to be paid dollar for dollar.

The fact that the law prevents preferences and enables creditors of the same class to share alike in the assets of the debtor will prevent unseemly struggles between the creditors in the event of a suspicion as to the insolvency of a mutual debtor, and result in much good to the members of the commercial world.—Interstate Grocer, St. Louis.

CONVENIENCE OF PARTIES.

The convenience of parties will be considered in the measure in question. The meetings will be held where they will be the most convenient to all parties. State courts will try issues in controversy when the interests of the parties and the witnesses will be served thereby. Whenever the newspaper designated to publish all of the notices in bankruptcy is not of general circulation in the place where parties are interested in particular cases, a paper will be designated which is of general circulation in that locality to publish the notices in such cases.—Interstate Grocer, St. Louis.

COMPOSITIONS, HOW MADE—HOW SET ASIDE.

Compositions may be made either before or after adjudication.

The bankrupt must, before offering terms of composition, file his schedule of assets and list of creditors, and submit to a rigid examination. These provisions enable creditors to act intelligently and prevent their being swindled by their debtors.

The composition, as provided, will prove a speedy and economical means for an honest insolvent to secure a readjustment of his financial affairs. Compositions which have been fraudulently obtained may be set aside within six months thereafter, and the case may be reinstated and be administered in bankruptcy. This provision is new, and will prove a very great element of strength to the law.

The court will not consider a composition unless it is concurred in, in writing, by 50 per cent of the creditors in number and amount.

The confirmation of a composition will discharge the bankrupt from the amount of his indebtedness in excess of the amount agreed to be paid by the terms of his compromise. The amount proposed to be paid, either as cash or security, must be deposited with the court, or subject to its order, before the confirmation is considered. If the composition is confirmed the amounts or securities will be distributed to the creditors under the direction of the court.

Under the existing condition of affairs, when an honest man fails and offers the largest possible amount that he can pay as a business proposition, he is frequently confronted with the unscrupulous creditor, who demands "on the quiet" a payment to him of a larger sum than the amount offered as a condition precedent to his accepting the settlement as offered. This condition of affairs either precludes the settlement or forces the honest debtor into a position of deceit and misrepresentation. It is considered "smart practice" to thus wring from a man the payment of a larger per cent than he has paid to other creditors of the same class.

The desire of shrewd creditors and of enterprising lawyers to obtain such an advantage frequently results in the failure of the debtor to secure a settlement, and of the receipt by the creditors of a very much less per cent than they would have obtained had they accepted the settlement.

Under the provisions of the bill relating to compositions this condition of affairs will be impossible, and creditors will all be required to accept exactly the same amount in the event of the confirmation of the composition.—Interstate Grocer, St. Louis.

OPINIONS OF CONGRESSMEN.

A correspondent participated with a group of Congressmen in the lobby of the House in a general talk about the Torrey bankruptcy bill.

Judge Littleton W. Moore, of Texas, spoke of the measure * * * [See p. 74.]

Hon. John H. Rogers, of Arkansas, referred to the fact * * * [See p. 74.]

A bystander interposed an inquiry as to the necessity for such a law.

Congressman John C. Tarsney, of Kansas City, Mo., replied * * * [See p. 75.]

Col. William C. Oates, of Alabama, who was passing, was invited to join the group, and when acquainted with the subject under discussion, said:

"The old law was so badly administered in my State by the then members of the Federal judiciary and their hangers-on that it became a stench in the nostrils of our people, and of course they still have unpleasant memories of the subject.

"Our Judiciary Committee examined this bill very critically, and it was afterwards, as I think, advantageously amended in the House. I did not vote for it, but said upon the floor at the time it was under discussion that I regarded it as fair a measure to both debtors and creditors as any bankruptcy bill could be, and that it was one of the most carefully prepared pieces of legislation presented to Congress since I have been here. While I voted against it, I think it the best of the kind I have ever seen."

One of the parties present asked the colonel about the provisions of the bill for bringing it as near to the people as possible; his reply was, that meetings of creditors were to be held where it would be most convenient for all of them; that claims were to be admitted as proved upon being sworn to and filed, so that claimants would not of necessity have to attend court to have their claims presented, but that of course claims, after being allowed, might be suspended if it was thought they were not just, and thereupon there would be a hearing which would determine whether they

ought or ought not to be finally allowed; that litigation concerning the property rights was to be had in State courts, where it would be had if bankruptcy proceedings had not been instituted; that notices were to be published in newspapers where they would be most likely to be seen by interested parties, and that creditors would be notified by the referee of each important step in the proceedings.

In answer to a query about the voluntary and involuntary features of the bill, Colonel Oates said: "I see that Judge Stone, chief justice of the supreme court of my State, has expressed an opinion in an interview that it would be unfortunate to have a voluntary to the exclusion of an involuntary law, or the reverse, but that both of them are necessary to a just and comprehensive bankrupt law. I concur fully in his views on this subject. If we have a bankruptcy law at all, it should be fair to both debtor and creditor."

Hon. L. B. Caswell, of Wisconsin, delivered himself, while the provisions of the bill relating to voluntary and involuntary bankruptcy were the subject of consideration by the group, as follows:

"I have heard some suggestions to the effect that the bill is hard on the debtor, but I am satisfied that such is not the case.

"There was a provision in the bill at the time it was reported to the House to the effect that the nonpayment of an open account for sixty days after a written demand should constitute an act of bankruptcy. There was a feeling, in which I concurred, that possibly that provision might be utilized by an exacting creditor, and it was stricken out by an amendment before it was passed by the House; as it now stands there is no danger that any well-disposed man will be oppressed.

"The acts of bankruptcy relate primarily to dishonesty and unquestioned insolvency. When the debtor is guilty of the one, or is unfortunately in the other state, his creditors ought, of course, to have the right to collect a percentage of the amounts due them before the whole is lost.

"It will be a great misfortune to the business interests of the country if the bill should fail of passage.

"The bill is quite in line with our State legislation on the subject of insolvency."

A gentleman present, whose name was not known, interjected an inquiry as to the politics of the measure, and in reply was informed that it was not a partisan measure, but that it was advocated by the thinking, progressive men of all parties; that it had been supported by speeches upon the floor of the House at the time it was under discussion, by Representatives William L. Wilson, of West Virginia; Littleton W. Moore, of Texas; Walter I. Hayes, of Iowa; Thomas C. Catchings, of Mississippi; William McAdoo, of New Jersey, and Joseph H. Outhwaite, of Ohio, all of them Democrats; and by Representatives Ezra B. Taylor, of Ohio; James Buchanan, of New Jersey; George E. Adams, of Illinois; Bishop W. Perkins, of Kansas, and Nathan Frank, of Missouri, all of them Republicans.

The correspondent went over to the Senatorial end of the Capitol with results as follows:

Senator Hoar, in reply to inquiries, said: * * * [See p. 98.]

Senator Joseph N. Dolph, of Oregon, laid aside his labors long enough to express views. * * * [See p. 98.]

Senator George Gray, of Delaware, was approached for an expression of opinion upon the question of voluntary and involuntary bankruptcy, and in reply remarked: * * * [See p. 99.]

Senator Watson C. Squire, of Washington, delayed his correspondence long enough to speak of the bill. * * * [See p. 99.]

Col. A. G. Dickinson, commander of the Confederate Veteran Camp at New York, developed a recollection with reference to the provisions of the Confederate constitution upon the subject, for the correspondent, while probing for bankruptcy information. As to his views upon the subject of the Torrey bankrupt bill, he said: "I think it a measure designed to harmonize the trade interests of the country, and beget confidence and fair dealing between men in different sections of the Union."

Continuing, the colonel said:

"My understanding is that all the great commercial nations now have, and have had for many years, similar laws.

"I do not think that the constitution of any country would be complete without making provisions for a law to secure equitable dealings between the creditors and their debtors, and the discharge of the latter, if honest.

"The provisional constitution of the Confederate States contained a provision as follows: 'Congress shall have power to establish a uniform rule of naturalization and uniform laws on the subject of bankruptcies throughout the Confederacy.' The permanent constitution contained much the same provision."—Interstate Grocer, St. Louis.

A LETTER TO SENATOR M. W. RANSOM.

Mr. W. E. Lewis, the well-known tobacco manufacturers' agent and uncompromising Democrat, has written the following letter to United States Senator Matt W. Ransom, of North Carolina, a personal friend of his:

MY DEAR GENERAL: My mercantile friends here and myself are much interested in the Torrey bankrupt bill now pending before the Senate.

We fear that it may not be reached on account of time, and I have taken upon myself to say that my friendship for you would secure your assistance to forward its consideration at this session of Congress.

The bill was really first projected at a banquet of the Associated Wholesale Grocers in this city December 31, 1888. They called a meeting of the commercial bodies of the country, which assembled here in February, 1889, and which adjourned to meet in Minneapolis, September, 1889.

The present bill is the outcome of the wisdom of these meetings. Colonel Torrey, my personal friend and the counselor of the grocers' association of this city, being the author.

The great advantage to the traveling men and retail merchants is that it will strengthen credits. We, as you know, go to many places where we are unknown and do not know the trade. Under the State laws, with the ability to make local preferences, we are at a great disadvantage. Under this bankrupt law if we sell goods we are guaranteed a surety of our proportion of any assets.

The law seems very fair to both creditors and debtors, and I firmly believe will do much to correct many of the burdens that merchants now feel.

It will secure to the wholesaler his fair proportion, and thereby give to the retailer opportunities to buy goods from markets hitherto out of his reach. It will relieve the honest but unfortunate tradesmen, and will severely punish the dishonest rascal.

The expenses are reduced to a minimum, and depend upon the percentage secured for distribution, and are payable only upon settlement, thereby securing speedy settlements.

I beg of you that the bill may have your earnest consideration, and if you can support it you will place me under additional obligations. The bill is certainly important to the South, as well as to the West.

W. E. LEWIS.

This letter, written by a traveling man of extensive experience, is somewhat different in lines of argument from others.—Interstate Grocer, St. Louis.

A SPICY DIALOGUE ON BANKRUPTCY.

At the close of the address upon the subject of bankruptcy before the First Western States Commercial Congress, which recently met at Kansas City, the following colloquy took place, as appears by the proceedings of that body:

Judge JAY L. TORREY. Mr. President, my address has not been comprehensive of the whole subject, because I thought it would be occupying too much of your valuable time to consider more than the salient points. I will, therefore, be glad if the members of the congress will ask such questions as they may desire.

Mr. U. S. HALL (president of the Missouri Farmers' Alliance). Judge Torrey, will not the proposed law, if enacted, tend to create litigation?

A. No, sir; on the contrary, it will tend to decrease it.

Q. In what way?—A. It provides for the compromise of controversies and inexpensive arbitration, as a substitute for prolonged and expensive litigation. [Applause.]

Q. How will the expenses under this bill compare with those under the last law?—A. Under the old law the officers received fees out of the estate; in many instances the administration of estates was delayed, with the effect that large fees were collected by the officers. We have provided an entirely different system and will secure a different result.

The clerk of the court will receive a $10 filing fee in advance, and will not receive any additional sums from the estate for the rendition of services.

The referee, that is, assistant judge, will receive $1,000 per annum and $10 per case, payable after the records are completed and returned to court; both amounts payable by the Government.

The trustee will receive a commission upon dividends paid to creditors; the amount is 5 per cent of the first $5,000, or part thereof, 2 per cent on the next sum of like amount, and 1 per cent on amounts of dividends paid to creditors in excess of $10,000.

These fees are less than are paid in any State for like services. They are so paid that every officer is financially interested in promptly performing his duties; the result will be a quick and inexpensive administration of the law. [Applause.]

Q. I want to know if under this measure, if it should become a law, an embarrassed man or merchant can safely call a meeting of his creditors to consult with them?—A. I thank you very much for asking that question.

The Members of this Congress will be surprised, I am sure, to learn that under the laws as they exist in most of the States an embarrassed debtor can not call a meeting of his creditors without inviting his own financial ruin. That is to say, the creditors, instead of coming to the meeting, would at once commence attachments and other suits, and the result would be a disastrous failure.

We must all agree that the first thing an embarrassed debtor ought to do would be to call a meeting of his creditors for a consultation to the end that their rights and his might be protected.

If our bill should become a law the condition will be changed and every debtor

who so desires can call a meeting of his creditors. This condition is possible because under the provisions of the bill it will not be possible for creditors to take advantage of their debtor or of each other, and, in turn, the debtor will not be able to take advantage of his creditors. The necessary result will be that the number of failures will decrease under the operations of the law as compared with those which now occur.

Q. Does the farmer stand upon the same footing as other persons under your proposed law?—A. Under the provisions of the bill the farmer may voluntarily apply to be adjudged a bankrupt and to secure a discharge, but can not be forced into involuntary bankruptcy. Personally, I believe that the best interests of the farmer would be served if he were not only entitled to the benefits of the voluntary, but also the involuntary provisions of the bill. We have been informed by Members of Congress who represent country districts that their constituents do not wish to be liable to the involuntary provisions of the bill. It has accordingly been framed to meet their wishes. If it should transpire that the farmers desire it changed, there will not be any objection on the part of the friends of the bill. [Applause.]

Q. You understand, of course, that these questions are asked in a friendly spirit?—A. I so understand, and thank you very much for your kindness in bringing out the points involved in your questions.

Hon. WILLIAM H. CATE (Congressman from Arkansas). I understand that the passage of this bill will not interfere with the State exemptions?

A. The bill does not interfere with State exemptions, but provides that the bankrupt shall receive the exemptions provided by the laws of the State in which he lives at the time the petition is filed.

Q. In what courts will the proposed law be administered?—A. The inquiry as to whether or not an act of bankruptcy has been committed, the distribution of the property and the discharge or the refusal of the discharge of a bankrupt will be determined in the United States district courts.

Persons having property interests adverse to the trustee may commence proceedings in the appropriate State courts or in the United States district courts; or, if nonresidents, and otherwise qualified, in the United States circuit courts; the trustee will be limited in instituting proceedings to the State court or to the United States circuit court, if the bankrupts would have been entitled to have instituted proceedings in those courts in the event they had not been declared bankrupts. The purpose, of course, is to have the litigation incident to property rights tried at places which will be most convenient to parties in interest. [Applause.]

A DELEGATE FROM ILLINOIS. What are the respective rights of home and foreign creditors?

A. They are the same. Contracts of the same class are of equal sacredness, irrespective of the residence of the contracting parties. [Applause.]

Mr. MERRILL MOORES. If the bankrupt be a country merchant will he be at the mercy of the city creditor to any greater degree than he is now?

A. No, sir. The passage of this bill will materially benefit the position of every country merchant and of every debtor, as well as the position of every creditor.

Under the laws as they now stand, if a creditor suspects his debtor, whether a country merchant or some other person, is in financial trouble, he usually commences an attachment suit, and as a result the debtor is thrown into liquidation irrespective of whether he is solvent or insolvent. This course is ordinarily imperative from the creditor's standpoint, because if he does not pursue that course some other creditor will, and, as a result, the other creditor will collect 100 cents on the dollar of his claim and he will get nothing.

If this bill should be passed a conservative tone will be engendered between creditors and debtors and these impositions and hardships will not be possible.

The results of operating under laws as at present are that failures are steadily on the increase, not only in number but in the amount of liabilities. The honest people of this country insist that the laws under which this increase is occurring shall be superseded by one uniform, equitable law for the protection of the debtors and creditors alike, and they earnestly believe that the next Congress will pass such a law.

Q. What provisions does your law make, if any, for the prevention of preferences?—A. It prohibits them. Creditors of the same class will receive pro rata dividends upon their respective claims.

Q. Does the bill contain provisions designed to prevent wrongs which are now perpetrated by debtors with rich wives and confidential creditors?—A. It does. The makers of fraudulent conveyances will be put in the penitentiary and the property will be taken away from the beneficiaries for the benefit of the bona fide creditors. [Applause.]

Gentlemen, are there any further questions? [No response.]

Judge TORREY. Mr. President, I beg to thank the congress, through you, for its consideration and kindness.—Interstate Grocer, St. Louis.

A MEASURE TO PROMOTE AND FOSTER CREDIT.

The Torrey bill is a measure to promote and foster credit. This statement is emphasized by the fact that Col. William C. Oates, of Alabama, has become the champion of the measure in the House of Representatives. He represents a district in which there are no large cities and whose residents are for the most part members of the debtor class as distinguished from the creditor class.

The fact that the Southern, Western, and Northern commercial bodies are with one accord indorsing this measure, is accounted for on the ground that its enactment will extend the credit of every man engaged in business, and that the mercantile interests of the country will thereby be strengthened and extended.—Interstate Grocer, St. Louis.

THE FEES OF ADMINISTRATION ARE NOMINAL.

The expenses of proceedings are merely nominal. A clerk's fee of $10 will be paid at the time of the filing of every petition. In involuntary cases when this amount is paid by a creditor, the amount will be repaid from the estate as a preferred claim.

There will be the expense of publishing the notices and of mailing them to the creditors. If papers are served by an officer of court he will have to be paid certain small fees.

The referee is paid by the Government and not out of the estate.

Under the old law the referee, then called register, absorbed as his fees a very large per cent of every estate.

The trustee will be paid 5 per cent on the first $5,000 paid out as dividends to creditors, 2 per cent upon the addition of a duplicate of that amount, and 1 per cent on amounts over $10,000. No provision is made for the compensation of a trustee where there are no dividends paid.

In involuntary proceedings a reasonable attorney's fee will be paid to the petitioning creditors to reimburse them for the amount paid by them to their attorneys. This amount will be allowed by the court, and in the aggregate will amount to but one fee. Although several attorneys may appear for the petitioning creditors, still but one fee will be allowed, which may be divided between them.

If the defendant in an involuntary proceeding has the benefit of counsel, there shall be allowed to such counsel by the court a reasonable fee out of the estate.

If an unreasonable attorney's fee be paid by the bankrupt, the excess may be recovered by the trustee.

The reasonable, actual, and necessary expenses of the referees will be paid by the Government after being reported in detail under oath and allowed by the judge.

The actual, reasonable, and necessary expenses incurred by the trustee in the care, preservation, and sale of the property of the estate will be allowed, after being reported under oath in detail and allowed by the court.

A stenographer may be employed, at the expense of the estate, in proceedings upon application of the trustee, when it is for the best interests of all parties concerned.

The fees allowed are rather less in amount than similar fees for like services in other legal proceedings.

There is not a single opportunity, under the provisions of this bill, for the charging of excessive fees or of speculation or jobbery in any form.—Interstate Grocer, St. Louis.

TELEGRAMS TO SENATORS.

It looks very much to-day like the Torrey bill would pass. If it comes to a vote, it will become a law.

Telegrams were sent this week to Senators Vest and Cockrell asking their efforts to bring the bill up by the following gentlemen: Mr. Thomas E. Tutt, Mr. E. C. Simmons, Mr. C. W. Bullen, cashier Continental Bank; Mr. W. H. Thomson, cashier Boatmen's Bank; Mr. J. B. Case, president Mercantile Club; Mr. Charles Claflin Allen, Governor E. O. Stanard, Mr. George H. Morgan, secretary Merchants' Exchange; Mr. John C. Wilkinson, of Hargadine, McKittrick & Co.; Maj. C. C. Rainwater, Mr. George T. Parker, secretary Furniture Board of Trade; Scarritt Furniture Company, all of St. Louis, and others.—Interstate Grocer, St. Louis.

AN ADDRESS BY HON. A. M. PENCE—HIS FALLACIES AND MISSTATEMENTS EXPOSED.

Messrs. E. E. Prussing and A. A. Goodrich, of the law firm of Prussing, Hutchins & Goodrich, tendered the author of the Torrey bankruptcy bill a banquet, on November 21, at the Union League Club, Chicago. It was attended by a large number of prominent gentlemen, and among them the men who have heretofore been foremost in opposing bankruptcy legislation.

The most notable of the number was Hon. A. M. Pence, a lawyer of marked ability and high standing at the bar. He has been credited with leading, with fatal effect, the opposition to the Lowell bankruptcy bill, formerly passed by the Senate, but defeated in the House.

The newspaper accounts of the banquet give abstracts from speeches made by Messrs. Jay L. Torrey, R. H. Kern, Wil-

liam A. Mason, and Azel F. Hatch (see pp. 29, 43), which indicate that the grounds taken by Mr. Pence were shown to be untenable and his conclusions unwarranted. In view of the probability that what Mr. Pence has said is all that can be urged upon that side of the question, we give it in full, with a few suggestions and statements of facts inserted in parenthesis.

The speech of Mr. Pence appears in roman type and the statements of fact in *italic*, as follows:

THE TORREY BANKRUPTCY BILL.

"Are the merchants of the United States in favor of a new bankruptcy law? And if so, how has the fact been ascertained?"

(*Four national conventions have been held since the repeal of the old law to secure the enactment of a new one.*

The leading commercial, industrial, and professional bodies of the country have indorsed the Torrey bankruptcy bill; the number is something over 275; they represent all of the States and Territories except Vermont, Nevada, Arizona, and Alaska.

The last national convention is a permanent body and has some 450 officers and committeemen; they are residents of all the States and Territories except Nevada, Arizona, and Alaska.)

"It is notorious that men will sign a petition for almost anything when presented to them by a friend or person standing high in the community, provided it does not directly affect their interests. This is known to us all. Henry W. King, or C. M. Henderson, or O. S. A. Sprague, or other influential men may take a petition in favor of a bankruptcy bill through the streets and have it signed by nearly all the merchants. On the next day Mr. Higginbotham may carry a petition through the streets in opposition to such proposed bill and it will not only be signed by a like number, but he can obtain nearly all the signatures of the men who signed the other petition. This is a fact well known in this city, and I presume in all other cities, and for the reason that men do not distinctly understand the reasons for or against, and they are willing to accommodate a friend."

(*The right of petition has been enjoyed by free people for all time; no doubt it has in some cases been exercised without mature consideration; this suggestion that it is always ignorantly exercised is not warranted by the facts, but it is perhaps the best argument that can be adduced in opposition to the fact that in addition to the indorsement of a large number of bodies, thousands of persons in all parts of the country have petitioned for this legislation.*)

"In the year 1879, I think it was, petitions were unanimously signed to repeal the bankruptcy law of 1867, which had then been in force about eleven years. The bill was at that time extremely unpopular. After the experience we had had under it, it was ascertained that it was used in the main for the accommodation of people who desired to swindle their creditors, and that its affirmative virtues were equivalent to nothing, and I take it for granted to-day that there is not a merchant in the United States who was a merchant during the years that the old law was in force that would ask for its reenactment."

(*After condemning the exercise of the right of petition in the preceding paragraph, the orator now invokes it as showing that the old law was obnoxious.*

The great majority of the people who advocate the passage of the new law were in favor of the repeal of the old one; they have not changed their views about the old law, but they realize the necessity for an equitable bankrupt law and in response to their necessity the Torrey bankrupt bill has been prepared; it meets with their approval and they wish to have it enacted.)

"I can well understand how the attorneys who practiced under that law, and who make a business of collecting debts and wrecking estates, would be perfectly willing to again be restored to their pristine glory.

"I do not mean for a single moment to be understood that I accuse Mr. Torrey of working in the interest of the old bankruptcy lawyer. I have no evidence of that fact, and I consider him simply an intelligent gentleman who thinks that he is working for the good of the people and for a sufficient consideration to him moving.

"We do know, however, that a bill which was before Congress for many years, and which was called the Lowell bill, was prepared in New York under the express direction of the old bankruptcy lawyers, who had such a heyday in their youth under the old law.

"What I shall say, therefore, is not intended as the slightest reflection upon the good faith of Mr. Torrey or of those who are intelligently supporting him. But if I say anything upon the subject I must speak out my views."

(*Those who are foremost in this movement are men prominent in the business, industrial, and professional world and are indifferent to the views or wishes of the men who profited by the old law.*

There will be no opportunity under the new law for the financial betterment of anybody other than the creditors.

The Lowell bill was drafted by Hon. John Lowell, ex-United States circuit judge, of Boston, at the request of the Boston Merchants' Association, and vas championed in the Senate by Hon. George F. Hoar, of Massachusetts, and in the House by Hon. Patrick A. Collins, of Boston.)

"I propose to show that the proposed Torrey bankruptcy bill does not differ in

any material respect from the old law of 1867. In many respects I think the old law was the better."

(*In the foregoing paragraph the new act is condemned because it does not differ in any material respect from the old law; in the paragraph to follow it is condemned because it is different from the old law.*)

"I do object in the first place to a complete rewriting of all the portions of the law which are formal, and which have been adjudicated upon, and to the adoption of new language not heretofore passed upon by the courts, and thus throwing away the benefit of the decisions of the courts heretofore made and thereby increasing litigation. Much work under this bill would have to be done over in construing language which has already been construed under the old law, had the language of the old law been retained, where the spirit of it has not been departed from. I also object to the use of new names, such as 'trustees' for assignees, and 'referees' for registers. There can be no reason for these changes, excepting it be to make people believe that it is something different from the old law, when in point of fact it is not different, but simply there is a use of new names where the old ones are just as good, and new names should not be invented merely for the sake of inventing them or to juggle with."

(*In order to be of any force, the above criticism ought to contain illustrations of objectionable new language and "adjudicated" language which should have been used.*

If what is said by way of objection concerning the names of officers is a fair sample of the objections to the bill, we think that the objector ought to abandon his cause and "come into camp at once.")

"The object of every bankrupt law should be to compel traders to be honest, in order to avoid the bankrupt court, and to induce them to stop trading the moment they find themselves in a failing condition. And in order to induce men to act honestly, a discharge in bankruptcy should under all circumstances be withheld where the party had acted dishonestly. And incidentally to this every dishonest trader should be treated as a criminal and punished as such."

(*This statement of objects is incomplete, but so far as it goes, the Torrey bankrupt bill covers the case perfectly.*)

"In regard to discharges in bankruptcy the old law of 1867 provided: '1. That no man shall have a discharge from his debts when, if a voluntary bankrupt, his assets do not pay 30 cents on the dollar.' Formerly the act required 50 per cent both from the voluntary and involuntary bankrupt; but it was amended in 1874, through some improper influence—no doubt through persons who desired to juggle estates and wreck them—so that an involuntary bankrupt need not pay a cent in order to secure his discharge. It was this provision that rendered the act of 1867 so obnoxious and which finally caused its repeal. It became a delusion and snare and furnished a means by which honest men were cheated and rascals were aided. It was the observation of all of us who practiced under that law that men would go on in business and put away their assets and buy diamond rings and United States bonds, and then when their assets were all well disposed of obtain some willing creditor to put them into bankruptcy, and they would go through and get their discharge without the payment of a single cent. This was the main objection to the old law, that any man could obtain a discharge whether he paid anything or not. After a party had spent or put away his entire estate he could go into bankruptcy and everything was lovely. He obtained his discharge and was ready to prey upon the community a second time.

"A friend at whose board we sit tonight made a rather humorous remark—I do nor know whether it was original—that under the old law 'the party went through bankruptcy and his assets went around and met him on the other side;' and I heard a very good joke, for I think it was intended as such, made by a judge sitting in bankruptcy—I will not mention his name here; he might be known—in regard to a person to whom a few days before he had granted a discharge. There had been a large and brilliant party given, and among other ladies present whose diamonds and jewels were described was the wife of this bankrupt. On entering into his chambers I asked the judge if he had seen the description of the jewels of the ladies present the night before, and he remarked that he had, and he said, with a twinkle in his eye, that 'Mrs. Charlie —— was certainly indiscreet, and that she ought to have kept her jewels concealed a little longer out of good taste and in order to comply with the amenities.'

"The description above was a very good picture of the way that bankruptcy estates were disposed of. The parties went through and their assets went around and met them on the other side.

"The present Torrey bill does not require that a bankrupt should pay a single cent of a dividend in order to obtain a discharge—either a voluntary or involuntary bankrupt. In this respect it is worse than the old law, which required voluntary bankrupts to pay 30 cents on the dollar."

(*In the preceding paragraph the orator says, "A discharge in bankruptcy should under all circumstances be withheld where the party has acted dishonestly;" he now quotes with evident approval the provisions of the old law under which the test of the right of discharge did not rest purely upon the question of honesty, but included the pay-*

ment of a certain per centum of the indebtedness.

He refers to the law having been amended "through some improper influence—no doubt through persons who desire to juggle estates and wreck them." The act was amended because it was found that the sale of discharges was not justified by public policy, which alone warranted discharges, and that the sole question which should be considered in determining the question of discharges was the honesty of the applicants.

A story about frauds which were perpetrated under the old law is not an argument against the proposed new one, because similar frauds are daily perpetrated under the present inefficient State laws, and the proposed new law contains every possible provision against their repetition.

The bill in question vests in the trustee the title of the bankrupt to all of his property as of the date of the filing of the petition; every process known to the law is placed at the disposal of the trustee for obtaining possession of such property or recovering its value. The bankrupt has nothing left but his exemptions. Is it sought to make him pay for a discharge out of his exemptions or borrow money for that purpose in the event of his estate not paying the amount in dividends which it is proposed to arbitrarily fix?

The law gives to the trustee for the creditors everything the bankrupt has except his exemptions; they can not rightfully get any more.

Public policy justifies the discharge of an honest bankrupt without any financial restrictions; it does not justify the discharge of a dishonest bankrupt upon any terms.)

"Do you, gentlemen, desire to have the old frauds perpetrated by this new act?"

(No; they will not be; but on the contrary, the perpetrators of such frauds will be put in the penitentiaries, and their assets ratably divided between the people who are entitled to them.)

"2. The old act did not permit a second discharge in bankruptcy unless his assets would pay 70 cents on the dollar. This new proposed bill gives him a clear bill of health as often as he can find an honest man to trust him. He may go through bankruptcy a dozen times. How do you, gentlemen, like the kindness thus shown to the dishonest debtor and his lawyers?

Where is the mutuality of the thing?"

(Honest misfortune is the only kind from which a debtor will be relieved by the new law; if a given person meets with honest misfortune after having been discharged, why should he be deprived of any of the benefits of the law?)

"3. The old act of 1867 prevents a discharge when the debtor has lost any of his property by gaming. The proposed bill encourages that kind of financiering and he gets his discharge.

"4. The old law provides if a debtor shall make a preference before going into bankruptcy that will prevent his discharge. And why? Because it involves commercial dishonesty, and tends to deprive the general creditor of any dividend.

"But the Torrey bill is merciful, and although a debtor does make a preference, and should be caught at it, he, nevertheless, will get his discharge in case he causes his *friend* to restore the preference to the assignee. That is, the question of commercial honor cuts no figure in this proposed bill. A man can prefer all his brothers and all his sisters, and his cousins and his aunts, if he choose, and those preferences await him on the other side, in case nobody finds it out, but if they do find it out why it is a trivial affair, and if he causes his *friend* to restore the preference he gets his discharge all the same. This is the language of the proposed bill among the objections to a discharge: 'If he has given a preference as herein defined under an assignment for the benefit of creditors, or otherwise, *which has not been surrendered.*' Every lawyer knows that the great difficulty in realizing anything out of insolvent estates is on account of the preferences made, both legal and illegal, and no reason can be perceived why the giving of a preference after a man is insolvent, if the scheme of the law is to prevent preferences, as this seems to be, should not prevent the bankrupt from having a discharge."

(Many transactions providing for the securing of indebtedness are perfectly legitimate, except in the event of bankruptcy proceedings; it would therefore be manifestly unjust to deprive a debtor of his discharge for the doing of a thing which was all right except but for proceedings subsequently taken. It is therefore perfectly proper to grant the discharge conditioned upon the return of the preference for the benefit of the creditors.)

"It seems to me that the only claim that this bill has for the name of bankruptcy bill is that it would bankrupt the honest trader by depriving him of his just rights in the estate of his debtor."

(The honest trader does not have under present laws any rights against his debtor which may not be defeated by a preference. If the bill is passed, the equitable rights of both the creditor and debtor will be fixed, and the giving and receiving of preferences will be prevented.

The bill provides a plain and simple way for the commencement of bankruptcy proceedings; secures a quick and thorough investigation of the allegations of bankruptcy, and an adjudication according to the facts; and a quick and inexpensive administration of bankrupt estates.)

"This bill, as soon as passed, will hurry every weak, dishonest trader in the country, though solvent, to take advantage of the act, for the bankruptcy lawyer well knows how to save something for him. The creditors will obtain little or nothing, and he will receive his

discharge and be ready for business at the old stand on short notice."

(*The act, if passed, will tend to strengthen the position of weak debtors, as it will prevent the institution of compulsory processes against them and secure a fair hearing before adjudication, and a prompt administration in the event of adjudication.*

It will beget a conservative tone between debtors and creditors, and will prevent the ruining of many weak though solvent honest debtors all over the country. The creditors will obtain promptly, and at small expense, their pro rata share of the estate, and the debtor will obtain a discharge if honest, but not otherwise.)

"And successful merchants are asked to aid this bill because a great many names have been signed to petitions recommending it, and I warrant there is not one man in a thousand signing these petitions that can give you the reason why he is in favor of this bill over the old law which was repealed."

(*We do not think that any petitioner knows less of the provisions of the Torrey bill and of the purposes of bankruptcy legislation than this distinguished man.*)

"I would like to speak of the fraudulent tendencies of compositions under this proposed act and under the old act, but have not time. If a composition is the chief end of this act, then we have in this State, as well as in many other States, State laws which enable a party to go into insolvency and obtain a composition."

(*The proposed act makes provision for a quick and inexpensive composition after a complete showing on the part of the debtor as to the causes of his financial difficulties and the amount and whereabouts of his assets; the composition may be set aside within six months if it proves to have been fraudulently procured.*

The suggestion that the State laws are sufficient for composition purposes is no objection to the provision made in the proposed act, because many States do not have such laws, and not a single one can, by its provisions, bind a creditor residing in another State.)

"I think I have shown enough by comparing this bill with the old to damn it."

(*Is it because the proposed new act is like or unlike the old one that he proposes to "damn it?"*)

"But why shouldn't a new act embrace the valuable features also of the last English act? It would appear as if the promoters of this bill had never seen that act. The English act has in it such wise provisions as the following:

"1. That no discharge shall be granted if the bankrupt has continued to trade, knowing his insolvency. Why should there be a discharge in such a case? It is true there is a clause in this bill which provides that the discharge shall be withheld in case the bankrupt has faled to act in good faith toward his creditors. But this is a general clause, which leaves the matter of good faith to depend upon evidence, and is one which, I take it, could never be enforced, as the burden of proving want of good faith is placed upon the creditor.

"We know perfectly well that under the old act nearly everybody got a discharge, and that was not the fault of the court, but the fault of the law and of the parties. (*And no person can perceive why a man should receive a discharge if he trades, knowing he is insolvent.*)

"2. Under the English law, the contracting of debt without having reasonable ground or expectation at the time of contract of being able to pay it, prevents a discharge, and the proof of such expectation is placed on the bankrupt.

"Why should a man be discharged when he buys goods from you on credit to increase his means when he is in failing circumstances? Is it not a gross fraud?

(*The gentleman may have read the English act, but the fact seems conclusive that he has not read the Torrey bill carefully, as the latter contains a provision which will prevent a discharge, as follows:*

SEC. 13. * * * (7) *Obtained on credit any property, with intent not to pay for the same, or with intent to use the same to prefer a creditor or increase his property in contemplation of bankruptcy.*)

"3. The English act provides that when the bankrupt has brought on his bankruptcy by rash and hazardous speculation or unjustifiable extravagance in living that he should have no discharge.

"Is this not dishonesty toward a man's creditors? Why should a speculator in margins or any other game of chance have a discharge?

"4. The English act provides when he has delayed the creditors by putting them to the expense of vexatious or frivolous defense in an action brought against him he shall have no discharge.

"5. When he has been previously adjudged a bankrupt.

"These are some of the features of the English act which commend themselves, and the experience of our kin across the sea should not be thrown away when drafting a bankrupt law."

(*These provisions, so far as applicable to the conditions in this country, have been embodied in the present act.*)

"The question may be asked whether this bill is not an improvement on the old one on the question of fees. I do not know. The question of fees and expenses is the least objection to any bankrupt law, although they are grievous enough. The chief expense in the administration of bankruptcy estate arises from lawyers' fees in litigating with preferred creditors, and oftentimes in litigating mere moonshine. The assets somehow disappear and are eaten up, not by

the established fees to the various officers but by reason of the litigation arising in such estate. Such charges are not established."

(*The old act contained provisions pursuant to which registers in many places received as high as $30,000 a year. It is a notable fact that this officer in Chicago made very large sums of money out of estates administered before him.*

The corresponding officer under the new act will receive $1,000 per annum and $10 per case when the records have been completed and returned to court, both amounts payable by the Government and not out of the estates.

The clerk of the court will receive a $10 filing fee in each case, and no further fee.

The trustee, who will be elected by and represent the creditors, will receive simply and only a small commission upon the amounts paid to creditors in dividends—that is, 5 per cent on the first $5,000, 2 per cent on the second like amount, and 1 per cent on the excess.

It will be noted that not only the amounts paid, but the manner of the payment in each of the above instances will tend to guard against delays.

The old law was repealed not because of the provisions with regard to the discharges, but, primarily, because of the excessive amounts paid to bankruptcy officers and the unbearable delays in the administration of estates.

No doubt the orator knows whereof he speaks when he refers to "litigating mere moonshine," but since a good deal of that kind of work is attributed to the legal profession under the present status of the laws, we have no reason to believe that it will be increased under the proposed act.)

"I do not perceive that there is any demand in the country at the present time for a bankrupt law. As I have said before, we hear it stated that there is by parties usually who are interested not as merchants, but otherwise."

(*The present agitation is being conducted by citizens of all classes who are interested in the material well-being of the country.*)

"The country is prosperous and has been for many years. There are few failures."

(*The Philadelphia Board of Trade last year, in a memorial to the Senate of the United States in behalf of the pending measure, submitted an exhibit from figures furnished by Messrs. R. G. Dun & Co. for the years 1888 to 1890, inclusive, as follows:*

Years.	Number of failures.	Liabilities.	Excess of liabilities over preceding years.
1888	10,670	$123,829,973	.....
1889	10,882	148,784,337	$24,954,364
1890	10,907	189,856,964	41,072,627

There are not only many failures but the amount of the liabilities is increasing, as shown by the above table.)

"There is no class who need relief that can not obtain it rapidly enough under the limitation laws of the various States, and there is no large class of debtors anywhere that have become so without fault on their part.

"There is no such class of persons that I am aware of that are asking for this law, but if there be any number of persons who really need a bankrupt law, let it simply be a voluntary law to enable such persons to obtain their discharge and limit its operations within a short period."

(*If a law ought to be enacted under any circumstances for a short period, why not for a long period; if it would be permissible under any conditions to have a voluntary law for the benefit of creditors, why not have an involuntary law which would give to the creditors corresponding rights? Why should one class be preferred over the other under any pretext whatsoever?*

The passage of a law, purely voluntary, and not containing the involuntary provisions, would be a calamity to the country because debtors could not get credit for the fear that they would voluntarily go into bankruptcy. If limited to a short period, as suggested, there would be danger of a stampede into bankruptcy by financially weak persons for fear they might fail after the law was repealed.)

"But we are satisfied that we have never had in this country a bankrupt law which operated in the interests of merchants and traders and manufacturers, but has rather been a fence for dishonest debtors to hide behind, and it protects greater frauds through the means of the law than the law itself uncovers. Every bankrupt law we have had has been a boon to all dishonest traders without any equivalent on the other side.

"I see no reason, therefore, why there should be any bankrupt law at the present time, and especially do I see no reason why the present law should be adopted, which, according to my best judgment, is simply a rewriting of the old bankrupt law of 1867 without improvement, but rather otherwise, and is not different in any essential particular from the Lowell bill."

(*The Constitution of the Government and the constitutions of the States, and the laws of the States have been and are continually being amended. Why? Simply because they were imperfect or the people or the legislatures thought so, and therefore proceeded to amend them.*

Why not pass this bill and then, if found to be faulty, amend it? Its objects are to diminish fraud, punish persons who commit frauds, bring about the quick and inexpensive administration of bankrupt estates, discharge honest insolvents, and prevent failures.

These objects are commendable, and the fact that the old law did not carry them out is no reason why a new one will not do so.)

"If lawyers and business men would devote more attention to bringing about a harmony throughout all the States of the commercial law of the country, the results would be greater.

"Whether or not under cover of the constitutional clause with reference to bankruptcy there could not be legislation harmonizing the commercial laws of the different States I am not prepared to say. It seems to me there might be legislation tending in that direction without a change of the Constitution. But if there can be no such legislation under the present Constitution let us urge an amendment authorizing such legislation so as to bring in entire harmony all the commercial laws in all the States, and while we are asking for an amendment to the Constitution upon this question let us at the same time ask for an amendment conferring upon Congress the sole power to legislate upon the question of marriage and divorce, which is another crying evil of much greater consequence even than the inharmonious working of our commercial laws."

(This address began with an inquiry about the necessity for the law; it ends with a demand for a sweeping amendment to the Constitution providing for uniform divorce laws.

It is pregnant with misstatements, replete with expressions of opinions not warranted by the facts, and, on the whole, it is a masterly illustration of how little can be said in opposition to the proposed legislation.)

PROVISIONS OF THE BILL RELATING TO DISCHARGE.

The sections of the Torrey bill relating to discharges are as follows: * * * [See a summary of the bill, p. 246.]—Interstate Grocer, St. Louis.

A LETTER.

ST. LOUIS, MO.

MY DEAR SIR: As will be seen by the printed matter on this letter head, the Torrey bankruptcy bill has been indorsed by a large number of commercial, industrial, and professional bodies; has been petitioned for by all classes of citizens; and the officers and committeemen of the national organization which advocates it are among the most prominent men of the country in all walks of life.

You can get a copy of the bill by writing for it to your Representative or to one of your Senators.

This measure is not sectional in any sense, does not in any way involve political questions, and is in its every provision absolutely unselfish. It is confidently anticipated that its enactment will exercise a conservative influence upon debtors and creditors in their dealings with each other; prevent needless sacrifices of property by hasty attachments and other proceedings by frightened creditors against their debtors; extend commercial credit and thereby enable wholesalers and manufacturers to sell and retailers to buy, with the same capital as invested, larger amounts of merchandise, with the result of its price being reduced to consumers; decrease the number of failures; bring about the cheap and quick administration of insolvent estates; enable honest bankrupts to be discharged; result in the punishment of dishonest persons; reduce the hazards of business and enlarge commerce.

Are you inclined to join in the movement to bring about these most desirable results? If so, kindly write to your Representative and Senators, urging them to support the bill; lay the subject before your commercial, industrial, and professional bodies and ask them to indorse it and forward copies of their proceedings; request your newspapers to discuss the subject and call upon Congress to pass the bill; circulate petitions in behalf of the measure, and, when signed, mail them to Members of Congress to be presented to the House or Senate.

There is pending in Congress a very large number of bills; there is not time for that body to consider but comparatively few of them. As a result, only those will receive attention whose friends are aggressive and industrious. Will you not, therefore, give to the movement the benefit of your influence and active assistance? If so, please begin now and from day to day pursue the work until Congress shall have acted.

With an expression of the belief that the movement will succeed, that the law will result in the promotion of the best interests of the whole people, and reflect credit upon those who have participated in securing its passage,

I am, very sincerely and truly, yours,

JAY L. TORREY,

—Interstate Grocer, St. Louis.

THE ACME OF LEGAL WISDOM AND BUSINESS EXPERIENCE.

The Torrey bankrupt bill has been introduced in the House of Representatives by Congressman William C. Oates, of Alabama, and in the Senate by Hon. Bishop W. Perkins, who succeeded to Senator Plumb's seat from Kansas. It is encouraging to know that the bill has such able and intelligent sponsors.

The bill has lost none of its old friends, and has gained many new ones since Congress convened.

It is said that no bill ever presented for the consideration of Congress has had such care devoted to its formulation, and that for carefulness of arrangement, sim-

plicity of language, comprehensibility, clearness of diction, and perspicuity of meaning, it is simply a work of art.

Carelessness in the formulation and preparation of legislative bills has caused in the past endless confusion and expensive litigation.

The fact that every conflicting interest, every legal precedent, every previous law on the subject, every suggestion by commercial organizations, bar associations, and interested individuals has been carefully considered, leads us to believe that the bill is as nearly perfect as human wisdom and industry can make it. It is the acme, not only of legal wisdom, but of business experience.

Being a nonpolitical measure, intended to benefit the whole country and all classes of people in all occupations, and just in its provisions to all, it certainly will receive the favorable consideration of both Houses of Congress and the signature of the President.—Interstate Grocer, St. Louis.

REQUESTED BY EVERY HONEST METHOD.

One of the most generally approved measures ever presented to Congress is the Torrey bankrupt bill. It is perfect in detail, and has been carefully freed from all the imperfections of previous legislation upon the same subject. It has been indorsed by the commercial and other interests of the United States by petition, by resolution, by personal appeal, and by every honest method of influencing legislation.

The press of the country has widely and generally advocated the passage of the bill on account of its acknowledged merit and the need for it.

It is confidently hoped and expected that this bill, so earnestly asked for and even demanded by the people of all political parties and occupations, will receive the early and favorable consideration of Congress.—Interstate Grocer, St. Louis.

OPINIONS AND PREDICTIONS CONCERNING THE TORREY BANKRUPT BILL.

MEMBERS OF CONGRESS.

The clearest and best considered and arranged bankruptcy bill that has been presented to Congress.—Hon. William C. Oates, M. C., Alabama.

It is not political, selfish, or sectional, but is in the broadest and best sense designed to promote the welfare of the whole people.—Hon. B. W. Perkins, Senator from Kansas.

A carefully prepared, equitable code of bankruptcy. This Congress ought to pass it.—Hon. William L. Wilson, M. C., West Virginia.

A wise measure expressed in terse and simple language. It ought to become a law.—Hon. Ezra B. Taylor, M. C., Ohio.

Designed to promote the best interests of all classes of my people.—Hon. C. J. Boatner, M. C., Louisiana.

It will prevent the hasty and ill-advised institution of proceedings against debtors and preserve the rights of both the debtor and the creditors.—Hon. W. D. Washburn, Senator from Minnesota.

Its passage will, in my judgment, materially benefit the property interests of every citizen of Texas and make available our homestead and exemption rights.—Hon. Littleton W. Moore, M. C., Texas.

Honest debtors will be discharged and their assets will be ratably divided among their bona fide creditors quickly and at a small cost.—Hon. Joseph H. Outhwaite, M. C., Ohio.

Its passage and administration will redound to the best interests of the whole people.—Hon. John C. Tarsney, M. C., Missouri.

It would effectuate prompt settlement, with a minimum of litigation and expense, between debtors in failing circumstances and their creditors.—Hon. Walter I. Hayes, M. C., Iowa.

It wisely provides for both voluntary and involuntary bankruptcy; it would not be good morality, statesmanship, or politics to pass a voluntary bill in the fancied interest of one class of our people.

I believe that the passage of a voluntary bill, without the involuntary features, would be of incalculable damage to the people for whose benefit it would be intended.

There is no doubt about the constitutionality of both voluntary and involuntary bankruptcy.—Hon. George Gray, Senator from Delaware.

Anyone, that is, farmers and everybody else, owing debts, except a national bank, may have the benefits of the act as a voluntary bankrupt. Anyone owing debts of $500 or over may be adjudged an involuntary bankrupt, after a fair trial, except national banks, those engaged chiefly in farming or the tillage of the soil, and wage earners. I consider these provisions satisfactory. — Hon. Jerry Simpson, M. C., Kansas.

I believe that every debtor and every creditor would in the long run be benefited by the enactment of a bankrupt law.—Hon. Joseph N. Dolph, Senator from Oregon.

It has always been my opinion that we ought to have, in a great commercial country like this, a permanent bankruptcy system.—Hon. Thomas C. Catchings, M. C., Mississippi.

One of the most valuable features of the bill is that employees of bankrupts will have preferred claims for services rendered within three months before the filing of the petition, not to exceed $300

each. The bill is a carefully prepared measure.—Hon. James N. Castle, M. C., Minnesota.

BUSINESS MEN.

Mr. Frederick Fraley, president of the National Board of Trade, said: "An involuntary bankrupt law without voluntary provisions would be denounced as favoring the creditor. A voluntary law without involuntary provisions would be, nominally, although not actually, in favor of the debtor and equally deserving of denunciation.

"Every considerate and honest man wants a perfectly fair law, i. e., one which is both voluntary and involuntary."

Mr. Samuel Collyer, a banker of Tacoma, Wash., said: "It would break up 'professional failing,' attempts at fraud by debtors and oppression by creditors, promote honesty and fair dealings, and, therefore, ought to be passed."

Mr. Charles T. Ballard, president of the Louisville Board of Trade, said: "Much prejudice prevails against the old bankrupt law. There is no resemblance between this bill and the old law, as this bill has been especially framed to avoid the imperfections and errors of the old law. I am in favor of its passage."

Capt. A. K. Miller, of the New Orleans Chamber of Commerce and Industry of Louisiana, replied to an inquiry as follows: "Voluntary without involuntary bankruptcy would, in my judgment, ruin financially the debtor class, as there would be then no basis for the extension of credit, and consequently no credit."

Mr. James E. Haseltine, of the Chamber of Commerce, Portland, Oreg., responded pleasantly to a question as follows: "The economical and speedy settlement of bankrupt estates and the discharge of honest bankrupts are well provided for in the bill.

"As the measure is just to both debtors and creditors, I think it ought to be passed by Congress."

Mr. Henry M. Mendel, of the Milwaukee Merchants' Association, remarked: "It should become a law. This country is so vast that there should be a national law (which the Constitution of the United States provided for so wisely) for the just and fair enforcement of commercial obligations and the relief of honest insolvents."

Mr. Henry Feuerbach, of the St. Louis Mechanics' Exchange, remarked: "It is a good bill and will constitute an insurance against dishonesty and be a guaranty for honesty in business transactions. The building, manufacturing, and industrial classes of the whole country are in favor of it."

Mr. H. H. Aldrich, of the Chicago Board of Trade, when spoken to about the opposition to the enactment of the bill, said: "The chief opposition comes from a large house which has a regularly equipped law and collection department, and by taking advantage of the chaotic condition of the State laws, succeeds in collecting 100 cents on the dollar from its debtors, while other creditors of the same class get nothing."

Mr. S. A. Thompson, of the Duluth Chamber of Commerce, was heard to say: "The poor but honest man is by this bill given a chance to start anew in life. Creditors are protected in the equitable distribution of the assets, and no release is given where an honest surrender of assets is not made. I believe that the sentiment of the great Northwest is practically unanimous in favor of the bill."

Mr. William J. McManigal, an insolvent of Orbiston, Ohio, said: "Under existing laws no distinction is made between honest and dishonest bankrupts. As the latter have no conscience, they frequently thrive by perjury and fraud, while the former endure the hardships of poverty. The proposed law will draw the line of distinction and grant the former an honorable discharge, distribute the ill-gotten gains of the latter to their creditors and subject them to punishment. I think that every honest man in the whole country, irrespective of his calling, residence, or politics, ought to favor the immediate passage of the bill."—Interstate Grocer, St. Louis.

OPINIONS OF SENATORS.

A correspondent went over to the Senatorial end of the Capitol at Washington to ascertain the views of Senators on the bankruptcy bill:

Senator Hoar, in reply to inquiries, said: "We have great hope of securing a consideration, but are somewhat in doubt as to the result."

When told that a newspaper had alleged that the substitute reported from the Senate committee was not in the best interest of the cause, he said "the substitute is simply the House bill with the amendments agreed upon by our committee. That is to say, the substitute could be offered and adopted by one vote, whereas it would have taken one vote to each of the several amendments."

Senator Joseph N. Dolph, of Oregon, laid aside his labors long enough to express views upon the subject of bankruptcy, as follows:

"I believe that every debtor and every creditor would in the long run be benefited by the enactment of a bankrupt law, because failures would be fewer, dividends equitable, preferences prevented, and fraud diminished.

"The people in the West are very much interested in this legislation, because the hazards of business are necessarily greater in a country which is, in a sense, new, and in which various industries are rapidly

developing, and whose inhabitants are a long way from the centers of trade.

"A failure in the new States works a greater hardship upon the person who fails than in one of the older States, because in the latter the occupations are more diversified, and the man who fails can more readily secure employment in some subordinate capacity; but in the newer States there is greater difficulty, and hence greater hardship.

"It is my belief," said the Senator, continuing, "that the enactment of this bill would tend to reduce the price of merchandise all over the country, and particularly at the points farthest from the centers of trade, because the jobbers and manufacturers who send goods to those places would be more certain of securing remuneration for them, and as a result would be willing to sell them at a less profit.

"The commercial bodies in my State have indorsed the measure, and petitions have been sent in asking for its passage."

Senator George Gray, of Delaware, was approached for an expression of opinion upon the question of voluntary and involuntary bankruptcy, and in reply remarked that he did not think the position tenable that a voluntary bankrupt law should be enacted to the exclusion of an involuntary one; that since the relation of debtor and creditor is the outgrowth of a voluntary transaction by each party, the rights and responsibilities should be reciprocal; that the debtor ought not to be given any advantage as against the creditor; in other words, that the total of the liabilities of debtors is exactly equaled by the claims of creditors, and that it would not be good morality, statesmanship, or politics to undertake to cater to either party to the exclusion of the other.

When asked for an expression of opinion as to the Torrey bill, the Senator replied: "I have not yet had time to examine it critically, but so far as I am familiar with it, I regard it as a carefully prepared measure, and one which would seem designed, if enacted, to be readily and easily administered."

Senator Watson C. Squire, of Washington, delayed his correspondence long enough to speak of the bill. He referred to the wisdom of the public policy justifying the discharge of honest bankrupts, and expressed the hope that the bill would be passed, not only because it would secure the enjoyment of the equitable rights of creditors in all cases of insolvency, but would enable deserving bankrupts to secure discharges. He added:

"I have no sympathy with a man who has been guilty of fraud as against his creditors, but I do think that one who has done the best he could, but failed because he could not help it, and has honestly turned over his property to be divided ratably among his creditors, ought to be discharged and given an opportunity to try again.

"Many of our best business men suffered reverses in their early life. Our exemption laws are founded upon the same principle."

In referring to the movement in behalf of the Torrey bill, he said:

"I am familiar with the steps which have been taken to promote the passage of this bill and the character of the people who constitute the national organization. The bill, I think, is a wise measure. The methods which have promoted its formulation are honestly and sincerely designed to advance the best interests of the whole people, and the bill ought therefore to become a law."—Mechanic and Tradesman, St. Louis.

AN OPPONENT DEMOLISHED.

Colonel Torrey has at last succeeded in getting someone to enter the lists with him on his now celebrated bankrupt bill.

This rash individual, who is a banker in Salt Lake City, after poking fun at the colonel as a well-paid attorney with a doubtful case, propounds the novel doctrine that debts should be paid in the order determined by the percentage of profits realized by the various classes of creditors.

He puts his case thus: A merchant commences business; he purchases goods from a wholesale house, say, three times a year. The profits on each bill would be from 10 to 20 per cent, average 15 per cent; at the end of the year would amount to 45 per cent. Now, suppose he borrows from a bank when he commences business. At the end of the year the banker would have made 10 per cent, which is the highest rate. It is plain to be seen that the wholesale man is 35 per cent ahead of the banker should the dealer fail at the end of the year.

Now, then, suppose that the man should last three years (not a very long time) and should fail, how would matters stand with the wholesale merchants and bankers? The former would have made 135 per cent and the latter 30 per cent, if the above is correct, and it can not be controverted. I would like to ask how you harmonize this with common honesty and justice? One goes in with 35 per cent profit over and above the cost of the goods, and the other 70 per cent behind.

It does appear that comment is unnecessary, and yet we are told that the measure was gotten up with "an honest purpose."

Colonel Torrey no doubt chuckled with delight when he read these lucubrations of his banker correspondent.

We may perhaps be allowed to point out one serious defect in the case. It re-

quires a power of imagination far beyond that possessed by the ordinary business men whom, behind Colonel Torrey, the writer is really addressing. "Suppose" a merchant, or a man aspiring to be a merchant, in order that he may become a merchant, goes to a bank and borrows money for a year, without security, at 10 per cent.

As the Salt Lake City banker's case entirely depends on this ingenious supposition, it would be wasting our time and that of our readers to follow it further.

Colonel Torrey, however, demolishes his opponent most thoroughly; and after calling his attention to the fact that leading bankers in all of the large and small commercial centers of the country are in favor of the bill, ends with the charitable and earnest hope that he, too, will, upon a further consideration of the subject conclude that the bill is a meritorious measure, and that its passage will redound to the best interests of the whole people.—Mechanic and Tradesman, St. Louis.

IT CONCERNS EVERYBODY.

The country is waiting with interest to see what action the Senate takes on the Torrey bankrupt bill. No objections of any moment have been brought against the bill, but the Senate does not take it up for consideration.

Legislation may be divided into several classes, and as to the relative importance of these, opinion varies. For example, a year or two ago a young woman, who had occasion to be on one of the business streets of London at a later hour of the evening than usual, was arrested by the police on an infamous charge, and though soon liberated, on bail being given by her friends, was necessarily subjected to a great deal of annoyance.

This case was brought before Parliament, and immediately took precedence of everything else, two whole sessions being occupied by discussing the action of the police. The ——— narrated the incident, and after some sapient remarks about the average Briton, asked: "What would the average American think if the whole business of Congress was stopped for two entire days because of the misconduct of some policeman in Chicago?" To this may be answered that it is of infinitely greater importance to the average American that his wife, his daughter, or his sweetheart, as the case may be, should pass unmolested on the street than that any national policy, such, for instance, as the acquisition of Cuba or the admission of Canada into the Union, should be successful.

And so with the Torrey bankrupt bill. It is a question which closely concerns the everyday business life of every town and every city in the country, and deservedly calls for prompt and earnest attention of the Senate, even, if necessary, to the exclusion of other measures.—Mechanic and Tradesman, St. Louis.

THE TASK WELL DONE.

The Torrey bankrupt bill is published complete in this number of the Adjuster, as introduced in the House of Representatives.

The author of this bill is Mr. Jay L. Torrey, an attorney, of St. Louis, whose large mercantile practice peculiarly fitted him for the preparation of a measure fraught with so much importance to the mercantile interests of this country.

A perusal of the measure will show that the task, for it was a task, is well done.—Mercantile Adjuster, St. Louis.

BANKRUPTCY.

The Adjuster makes no apology for devoting so much of its space to the above subject. In the minds of many it is one of greater importance to the mercantile communities than any other which, so far as known, will come up before the present Congress for action.

The public should be thoroughly informed and the proposed measures freely discussed and their merits or demerits clearly pointed out.

Last month there was printed in this journal a complete text of what is known as the "Torrey" bill, which seems to be the most complete of the several measures now pending before Congress.

The present issue contains a speech of the author of the bill, Judge Jay L. Torrey, which he delivered before the Commercial Club of St. Louis, an organization composed of the leading business men of that city.

WILL NOT INJURE COLLECTION BUSINESS.

It has been suggested that the passage of the proposed act will greatly curtail the "collection" branch of the business lawyers who are located at points other than those at which the Federal courts sit. Without discussing its propriety, we maintain that the objection is made without due consideration or it would have been apparent that it is not well taken.

There is nothing more detrimental to the collection business than the present facility and ease by which favored creditors or relatives can be preferred either with or without the aid of the State insolvency laws.

Creditors who have an advantage or special pressure which they can bring to bear are very few; the main body of creditors is composed of those who are on an equal footing. When their debtor gets behind they well know that an ordinary legal process has no terrors for him, but

rather pleases him, for by dilatory pleas he can delay the final judgment long enough to dispose of the assets and pocket the proceeds. Hence creditors argue that to send an account to a lawyer simply antagonizes the debtor and gives him notice to make such disposition of his assets as suits his own convenience, for in very few cases are there such overt acts of fraud as to warrant attachments.

With a bankrupt law guaranteeing equal rights to all creditors, with criminal provisions and executed by Federal authorities, the situation is changed—a creditor will not hesitate to forward his claim to a lawyer in the first instance, knowing that if such action does precipitate a failure it will not be for him a picking up of crumbs fallen from a table at which have feasted a few preferred creditors.

The question is daily asked by collection offices and lawyers, "Why has not the volume of collection business increased with the general business of the country, and why is its character not what it was some years ago?" Several causes have contributed to this, not the least of which is the one suggested above, namely, creditors know that the forwarding of claims precipitates failures, the result of which is to them, as a rule, the loss of the entire claim, so they prefer to keep the account in their own hands, hoping for a favorable turn in the debtor's affairs which will enable him to settle voluntarily. Every failure will demonstrate the truth of this assertion. An examination of the list of creditors will show many accounts long past due which, it may be certain, were not held back on account of negligence or any consideration for the debtor, but from the fear above indicated.

It is claimed that the enactment of a bankrupt law will remove this fear, and instead of holding claims, merchants will press them, realizing that if their debtor is solvent they will get their money, and that if insolvent the sooner he is forced into bankruptcy the larger will be the dividends.

It must not be overlooked, either, that the Torrey act gives the State courts jurisdiction in quite a number of cases which will necessarily arise, and which under the former bankrupt laws could only be litigated in Federal courts. * * *
—Mercantile Adjuster, St. Louis.

AN ADDRESS BY COL. JAY L. TORREY BEFORE THE COMMERCIAL CLUB OF ST. LOUIS.

Mr. PRESIDENT AND GENTLEMEN: I shall refer to the subject of bankruptcy from an historical standpoint, speak briefly of State insolvent laws, and give in brief the provisions of one of the bills pending in Congress.

HISTORICAL.

There was an English bankrupt law as early as 1542-43. The latest one was enacted in 1883, and is now in force. Between the first and last there were a large number of laws enacted, amended, and in turn superseded by other laws upon the same subject.

The preamble of the earliest act bears testimony to a tendency among unprincipled men which is not entirely lacking in our own day. It recites that—

"Whereas divers and sundry persons craftily obtaining into their hands great substance of other men's goods do suddenly flee to parts unknown or keep their houses, not minding to pay or restore to any creditors their debts and duties, but at their own will and pleasure consume the substance obtained by craft of other men for their own pleasure and delicate living, against all reason, equity, and good conscience: Be it therefore enacted," etc.

In the United States we have thus far had three laws. The first was in 1800, and remained in force about a year. The second one was in 1841, and was repealed in 1843. The last was enacted in 1867, and after being amended from time to time was, in 1878, repealed. Since that date we have not had a national law upon that subject.

STATE INSOLVENT LAWS.

The several States, in the absence of a national law, have, I believe, without exception, passed laws upon the subject of insolvency.

By reason of the prohibition in the Constitution of the United States against the impairing of the obligation of contracts by the several States they have not possessed the power to grant to debtors a general discharge from the excess of their indebtedness over the amount paid in dividends by their estates. While such laws may be binding on domestic creditors, where the debts were contracted after the passage of the law, it is doubtful whether they can ever be made to affect creditors residing in other States. It has been attempted in many ways to accomplish this end. In one or more of these States a provision exists that a creditor who participates in the distribution of the insolvent's assets shall, in consideration of sharing in the dividends, sign a release of the debtor from the balance of his indebtedness. This leaves to the creditors the option of surrendering the balance of the indebtedness and receiving dividends, or declining to participate in the distribution of the estate and holding the entire claim against the debtor.

Shortly after the repeal of the old law the commercial bodies of the country be-

gan an agitation to secure the enactment of a new law upon the subject of bankruptcy, which should be not only uniform, but equitable in fact as well as in name.

These bodies sent their delegates to a national convention which was held at Washington in 1881. A second convention was held under the auspices of the same bodies at the same place in 1884. Both these conventions recommended for enactment a bill which had been drafted by Hon. John Lowell, of Massachusetts, an ex-United States circuit judge. The measure was introduced in Congress, and was, with some slight variation, twice passed by the United States Senate. On neither occasion did it reach a final vote in the House of Representatives.

A year ago the agitation was revived in this city by a speech delivered by me at the annual banquet of the Associated Wholesale Grocers.

The directors of that body took the subject under consideration and recommended to the association that a national convention be called to discuss it. The recommendation was acted upon and resulted in the holding of a convention in this city on February 28 and March 1 of last year.

This convention developed two factions. One sought to secure the reindorsement of the Lowell bill, the other to secure the adoption of the new measure which I had drafted and which had been submitted to the committee on bills. The contest was good-natured but spirited, and finally resulted in postponing the discussion to an adjourned meeting of the convention, which occurred at Minneapolis on September 3 and 4, 1889.

The committee on bills adopted the measure drafted by me as the report of the committee. After being intelligently amended it was unanimously adopted by the convention.

This measure received the indorsement of a most formidable list of bodies and individuals, far exceeding that ever accorded to any similar measure. Among the prominent bodies which have indorsed it may be mentioned the * * * [See list, p. 263.]

The organization perfected at Minneapolis is composed of many of the most prominent and influential business men in the country. It has a president, treasurer, secretary, and assistant secretary. There are a large number of vice-presidents. The presidential, Congressional, bankruptcy literature, finance, and executive committees are each composed of a large number of members. All of the officers and chairmen of committees are Western men.

The advocates of the bill urge it as one calculated to promote commercial credit, to secure the discharge of honest bankrupts, to beget confidence among business men in different sections, and to promote and foster commercial intercourse.

* * * * *

The pending measure is comprehensive and yet simple. It provides with minuteness for the various proceedings involved, and yet is not in any way cumbersome. It seems to guard every contingency that may arise, and yet seems sufficiently elastic to enable the court to provide for unforeseen contingencies.

The provision for compensation to officials seems economical and yet quite sufficient to secure the services of proper persons. At the same time there does not seem opportunity for excessive charges or payments in any manner or for any purpose.

Our friends believe that the measure justifies the indorsements that it has received, that it will meet with the favor of Congress, and prove to be, if enacted, a satisfactory law. [Applause.]—Mercantile Adjuster, St. Louis, Mo.

THE BANKRUPTCY AGITATION.

The organization which has been perfected to promote the agitation in behalf of the Torrey bankrupt bill is the largest body of its kind that has ever been organized in the United States. Its title is "National Convention of the Representatives of the Commercial Bodies of the United States." The body is composed of delegates from the various commercial organizations throughout the country, prominent business men, mechanics, manufacturers, insolvents, judges, and lawyers.

The officers of this organization are Col. Jay L. Torrey, a prominent commercial lawyer of St. Louis, president; Mr. Peter Nicholson, the president of the American Exchange Bank of St. Louis, treasurer; Mr. James T. Wyman, president of the Board of Trade at Minneapolis, Minn., secretary; Mr. C. A. Snowden, Tacoma, Wash., assistant secretary. There are a large number of vice-presidents, resident in various parts of the country.

Hon. George W. Stone, now and for many years the chief justice of the supreme court of Alabama, is the chairman of the Presidential committee.

Mr. Lowe Emerson, the head of an extensive carriage manufacturing establishment of Cincinnati, is the chairman of the Congressional committee.

Mr. Breedlove Smith, of New Orleans, is a prominent grain merchant. He is the chairman of the bankruptcy literature committee.

Mr. William T. Baker, of Chicago, is at the head of the finance committee.

Mr. William E. Schweppe, of the Schweppe Grocer Company, of St. Louis, and the president of the Associated Wholesale Grocers, which organization started and has fathered the agitation, is

most appropriately placed as the chairman of the executive committee.

The officers and committeemen number over 400. The list probably contains the names of more prominent business and professional men than has ever before been collected for the promotion of any commercial measure.

The proceedings of the first session of this convention, which was held in St. Louis, February 28 and March 1, 1889, were printed in attractive form and were sent broadcast through the country. The volume contained resolutions of various organizations, in which the reasons for asking the desired legislation were aptly and tersely set forth, and a list of the commercial bodies favoring such legislation and a list in opposition thereto, together with the debates of various prominent men during the session.

The names of members of the commercial bodies opposing the proposed legislation were obtained by the officers of the organization, and copies of the proceedings were sent to them. The result has been that most of these bodies have changed their views and become enthusiastic advocates of the measure which has been adopted. * * * —Mercantile Adjuster, St. Louis.

VOLUNTARY AND INVOLUNTARY BANKRUPTCY.

The law of bankruptcy involves the rights and the responsibilities of two classes, the one the debtor and the other the creditor. A law which would favor one of the classes to the detriment of the other would certainly be considered undesirable to all classes of right-thinking citizens. In other words, every single commercial transaction involves a debtor and a creditor, and each of them should be equally protected; if they are not it follows that the law under which they operate is a failure.

To say that the debtor or the purchaser of a given commodity shall have the right to go into voluntary bankruptcy and avail himself of the benefits of the act, and that, on the contrary, if the debtor did not avail himself of the benefits of the act that the creditor could not do so by forcing the debtor into involuntary bankruptcy, provided he had subjected himself to be so proceeded against, would simply be abhorrent to equity and fair dealing.

It is said that there are some men in the nation whose claims to statesmanship are conceded, who declare themselves in favor of voluntary bankruptcy, but are opposed to involuntary bankruptcy; in other words, they are not in favor of a law which deals out exact justice to both parties to a commercial transaction, by which one becomes a debtor and the other a creditor; but they are in favor of a law which grants important privileges to the debtor class, but withholds them from the creditor class, by whose consideration the debtor class is created.

There are a few advocates of involuntary bankruptcy who are at the same time opposed to voluntary bankruptcy. The prevalence of the views of this class would not be specially detrimental to the cause as a practical proposition, because every debtor would certainly have a friend who would proceed against him and have him declared an involuntary bankrupt.

Every merchant must, varying with the nature of his business and the manner in which he conducts it, purchase commodities and thereby become a debtor; and, on the contrary, he in turn sells his commodities and thereby becomes a creditor. He is, therefore, in his dual capacity of both debtor and creditor preeminently qualified to speak for both classes, and his every interest prompts him to hold the scales of justice with equal poise.

To say of this class, and they are perhaps the most important and influential in the country, that in so far as they are debtors they may become voluntary bankrupts, and that in so far as they are creditors they can not force their debtors who are unwilling or unable to pay their debts into involuntary bankruptcy, is but one form of stating a glaring inequality and failure of justice, which would be brought about if the advocates of the single system were to succeed in striking the involuntary clause out of the Torrey bankrupt bill as now pending in Congress.

The purpose of having a uniform national law is to supercede the many incongruous and inefficient State insolvent laws. To limit the proposed legislation to simply the voluntary kind would leave it possible for creditors to precipitate insolvency by unwarranted attachments, and thereby in many instances secure undeserved preferences, and to go on with the work of destroying credit and begetting suspicion as between merchants in different parts of the country. The result would simply be to aggravate rather than benefit the present condition of affairs.

We do not believe that the debtor classes of the country ask any privileges or any protection that they are not willing to have extended to the creditor classes.

We do not believe that the creditor classes will tolerate the extension of privileges to their brethren of the debtor classes which are not also extended to them.

In other words, we assert, with confidence, that all classes of honest men in this country are willing to have a fair law, and one that shall be comprehensive and complete, and from their expressions of opinion thus far expressed we understand

it to be a unit in favor of the enactment of the Torrey bankrupt bill.—Mercantile Adjuster, St. Louis.

INTERVIEWS WITH BUSINESS MEN.

The Adjuster is receiving from all parts of the country expressions commendatory of its peristent agitation of this all important subject—bankruptcy legislation.

As we have already stated, we believe it to be for the mercantile community, next to the tariff question, the most important subject for legislative action which has been brought before the present Congress. There seems to be an almost unanimous desire for the immediate passage of a good law that will do away with the many vexations and annoyances growing out of the present condition of things.

In an interview, a short time ago, with one of the leading dry goods jobbers of the country, a man recognized for his ability and shrewdness in the matter of credits, he stated to the writer:

"I have ceased to have anything to do with litigation in the collection of our delinquent accounts unless I am actually forced into a fight. With a good bankrupt law I would not hesitate to institute legal stops to enforce debts owing us, but my experience with the present condition of things has taught me that a lawsuit simply results in precipitating a failure in which some favored creditors are preferred; then follow attachment or other proceedings, which take up a great deal of my time, and more than I can afford to devote without neglecting pressing current business; and, even when successful, it has cost in time, attention, and annoyance more than the amount realized. If I can't collect peaceably, I simply await the final crash and take whatever I can get without trouble."

The above statement but confirms the opinion expressed in a former number of the Adjuster in response to objections raised that the passage of a bankrupt law would reduce the volume of collection business.

We present herewith opinions of some of the leading minds in mercantile affairs in different sections of the country on the bankruptcy question in general and the Torrey bill in particular:

Mr. William B. Dean, president of the St. Paul Jobbers' Union, states as follows in response to inquiries directed to him:

Q. What position will be taken by the St. Paul Jobbers' Union with reference to favoring or opposing the enactment of the Torrey bankrupt bill?—A. That body will join most earnestly in praying Congress for its passage.

Q. What is your idea as to the importance of that measure?—A. Our members believe it to be a measure of the greatest importance to the business interests of the nation.

Q. What are your views as to the merits of the Torrey bill?—A. The act as drawn is one which can be administered with the greatest economy and at the same time afford speedy relief to unfortunate debtors. Its provisions must also largely aid in protecting creditors against dishonest bankrupts.

Q. Do you think that the bill compares favorably with other bills?—A. Yes, sir; we believe that the bill embodies the best features of all modern bankruptcy legislation.

Mr. William J. Pope, who has been engaged in the grain trade in Chicago for twenty-seven years, was requested to state his views in answer to the questions appended, with the following result:

Q. What do you regard as the sentiment of Chicago business men, bankers, and those engaged in the industries, upon the subject of bankruptcy?—A. I think that as a rule they favor a good bankrupt law. The only differences, so far as I know, is the question of the character of the law. They believe in one per se, and what they have been waiting and looking for is merely one of the right character.

Q. Do you think that the Torrey bill will meet with their approval?—A. I can see no reason why it should not meet with favor in Chicago.

Q. What do you class as the most important advantages that would accrue to the mercantile community by the enactment of a good bankrupt law?—A. In my own mind the principal benefit to be derived from it is the fact that when a man's commercial paper has gone to protest, that he may not be allowed to slide along and to continue in active business when he has perhaps reached the early stages of insolvency, and thus increase his line of indebtedness among innocent people, so that when he finally goes to insolvency his estate will pay anywhere from 10 to 25 per cent, whereas if he was put into bankruptcy earlier the percentage of collection would be increased.

Q. Have you heard features of bankruptcy discussed which are not embodied in the bill in question?—A. The majority of the discussions I have heard, I think, were fully covered by the bill. I may mention one exception, and that is the view by several persons—a limited number—who think that an absolute discharge should not be given to defaulting debtors unless their estates paid a certain percentage, but I have never regarded that as a sine qua non to the enactment of a good bill, and neither do I think that that opinion holds among merchants generally to any such extent as to be likely to endanger the passage of the bill in consideration.

Q. Do you regard the indorsement of the Torrey bill by the National Board of Trade as of great importance to its ulti-

mate success before Congress?—A. I certainly do so regard its indorsement, because that organization is made up of representatives of nearly all the leading commercial bodies of the United States. Such local bodies usually select men of large experience, of active mercantile life, with clear heads and sound minds, and whose success in business is perhaps the best guaranty of their sagacity.

When such a body of merchants, without political color or prejudice, are ready to indorse such a measure, it certainly should have great weight with Congress, because it is the fairest, fullest, and perhaps the best expression that could be obtained from the representative commercial men of the country. As you are aware, it requires a two-thirds affirmative vote of the representatives in attendance at the national board before any measure can receive its indorsement and sanction, and only national questions are considered by it.

I have read the bill with ordinary care, and I think it meets the wants of the country more fully than any other one with which I have become acquainted. In many respects I regard it as an admirable bill. I think that it is tersely drawn, the language is plain and direct, and the system of classification and index are such as must at once commend themselves to the busy man.

Mr. Solomon Sturges Guthrie, who was president of the Buffalo Board of Trade, engaged in the commission business for over thirty years, and for ten years connected with the Erie Railroad, states his views as follows:

Q. What are the views of your leading merchants and manufacturers as to the necessity for a bankrupt law?—A. The general feeling in our city is for a wise and judicious bankrupt law.

Q. Is there a prevalent belief that it would operate in behalf of the creditor as well as the debtor class?—A. The general feeling is that it is advantageous to the general interest of trade in all classes, both creditor and debtor.

Q. What do you consider the leading reasons for having a bankrupt law?—A. The leading reasons for having a bankrupt law are to relieve good men who have been unfortunate in business, and often by no fault of their own, and who have a great desire to be relieved from their embarrassments and go forth with the encouragement of creditors to new action and new business; the prevention of preferences, the punishment of wrongdoers, and the proper and prompt distribution of estates.

Q. What is your view as to the value of a claim against an insolvent who would, under the provisions of a bankrupt law, be discharged?—A. The result of my experience is that it is no financial detriment to a creditor to have an insolvent debtor discharged for the surplus of the indebtedness, because, as a matter of practical experience, he never gets anything from that source anyway. So that it is better for the debtor and is not in mitigation of the financial interests of the creditor to have the man discharged and given an opportunity to go again into business; and it don't depreciate my views of the value of the man. My opinion is that creditors are as much benefited as the debtor. I think it proves beneficial to both to be relieved, and an honest debtor will, though he takes the benefit of the bankrupt law, eventually, if he recovers his position, remunerate the creditor for the claim held against him prior to his insolvency.

Q. Will you give us an expression on the question of the Torrey bill?—A. The Torrey bill, I think, is the most favorable bill that I have had brought to my knowledge, and I would favor its adoption.

Mr. Frederick Fraley, of Philadelphia, who has been for twenty-one consecutive years president of the National Board of Trade, does not hesitate to show how he stands, as will be seen from the following:

Q. Please kindly give your views concerning the enactment of a bankrupt law at this time?—A. The necessity for a bankrupt law in every commercial country is so great that it is wonderful that there should be any objection to the enactment of a law from any part of an active commercial community of business men.

Generally, such laws exist in the older commercial countries of the world. The accumulation of experience upon their benefits are so great that it is difficult to conceive of any commercial mind that will not cheerfully subscribe to the necessity of their enactment.

Q. What do you think would be the effect of such a law with reference to promoting, if you please, the conservative inclinations of business men, or, rather, of creditors toward their debtors?—A. As matters now stand, men are frequently broken up, I take it, in a struggle between creditors to secure their entire claims. I think the enactment of this bill would exercise a conservative influence and that many mercantile failures would be prevented.

Q. What has been the conclusion you have reached with regard to the merits of the Torrey bill?—A. I think it is the best bill which has been produced in the line of such legislation that I have ever had the opportunity to examine. It is a great improvement upon the present English law, and that is a great improvement upon the old law in England. I learn from publications upon the subject, a much greater percentage of the estates of debtors is paid under that bill than under any of the previous English bankruptcy laws.

Q. Would the enactment of the bill, in

your judgment, benefit the business interests of the country?—A. I should think that great benefits would accrue to the country at large and to the individuals composing the creditor and debtor class of the community.

Q. What is your understanding of the feeling of the merchants, manufacturers, and bankers of Philadelphia upon the enactment of the law in question?—A. Well, I should say that, as far as I am able to judge of public sentiment there upon the subject, they would largely be in favor of the enactment of a bankrupt law.

Mr. W. B. Samuel, a prominent member of the Chamber of Commerce of Knoxville, Tenn.:

Q. What do you understand to be the sentiment as to a bankrupt law among the merchants and manufacturers in your city and part of the State?—A. That is a question that has not been agitated to any great extent there, but I think the sentiment is in favor of a good bankrupt law. We need, and I am sure would be glad to have, a law which would prevent preferences.

Q. What are your views as to the probable effect of such a law upon the debtor class?—A. I think it would extend their credit and in effect increase the money invested by them in their business.

Q. What is your judgment as to the effect it would have upon the honest retailer?—A. I think it would affect him favorably and protect him from dishonest competition.

Q. Do you find, in your experience, any class opposition to an equitable law of that kind?—A. No; the general feeling is, I think, that such a law would benefit all classes.

Mr. Patrick Farrelly, of New York, says:

The commercial interests of the country have no greater need at the present time than the passage of a just and equitable bankrupt law.

The numerous methods for the collection of claims in the many States are embarrassing alike to the buyer and the seller. In many States the honest, but unfortunate, tradesman who, often through no fault of his own, is unable to meet his obligations, can not get a release except by the consent of all his creditors. Some of the State laws discharge the debtor upon certain conditions from his obligations due to citizens of his own State, but have no authority to discharge obligations due to citizens of other States.

The assignment laws in the majority of the States permit preferences. In many where preferences are not allowed the same result is attained by giving a number of judgments by confession.

The experience of all merchants in all lines of trade is about the same. I know from experience that no code of laws more injurious to the prosperity of the country could be devised than the present unjust and injurious laws of the several States. I say unjust for the reason that they permit the dishonest dealer to retain, in many cases, his ill-gotten gains where they do not afford relief to the honest bankrupt who turns over all of his property to his creditors.

If confidence and credit are to be maintained, we must have some uniform law under the forms of which the merchant who sells his goods can proceed for the collection of his claim whether it be against a customer in Maine or Texas.

A uniform system of State laws would be practically impossible, and we therefore ask the General Government to give us the relief required by the passage of a permanent, uniform, and equitable bankrupt law.

The framers of the Constitution very wisely invested the General Government with exclusive power to enact a bankrupt law, and thereby conferred, as I think, upon Congress an imperative duty to establish a code by which the dishonest merchant could be punished, the honest but unfortunate one be permitted to resume his place in the business community to the end that he may provide for his family and benefit the country by the creation of the wealth that will be the natural outgrowth of his renewed and better directed efforts.

I have very carefully examined the Torrey bill and am pleased to find that it is a clear cut, comprehensive embodiment of the principles of bankruptcy. It reflects great credit upon its author and bears evidence of being the result of a great amount of painstaking labor. The bill is absolutely fair to all classes and does not contain the slighest suggestion of sectionalism. I sincerely hope that it will be enacted by Congress.—Mercantile Adjuster, St. Louis.

A REVIEW OF BANKRUPTCY LEGISLATION.

Throughout the United States a bankrupt law is by many regarded as a measure fitted only to succeed great financial disaster, and its office as that of a general amnesty for mercantile offenses.

Certain facts in the history of our bankruptcy legislation seem to favor this view. For instance—passing by the law of 1800, our first experiment in bankruptcy law, which was essentially a copy of the English statute and was chiefly intended as a punishment for certain frauds and concealments, a quasi criminal statute, and therefore hardly to be classed with American bankruptcy laws as at present understood—the first American bankrupt law approaching the modern conception was the statute of 1841.

The law of 1841 followed the panic of

1837, and placed upon their feet a large class of merchants who had been overtaken by disaster and were helpless to resume business until a means had been devised for wiping out the old score.

The act of 1867 and amendments thereto in like manner followed the war of the rebellion, and was in effect, as well as in legislative intent, a measure of relief most needful and timely. To a large class the fortunes of war had proved the misfortunes of trade. Those who had bought their stock in trade at inflated war prices (gold reached at one time a premium of more than 180 per cent) were compelled, as gold tended downward, to sell at reduced and constantly falling prices, and widespread ruin was the result.

But for the benevolent interposition by Congress of "An act to establish a uniform system of bankruptcy, etc."—benevolent, though much abused—an important part of the best business talent and energy of the country would have been overwhelmed with despondency.

The subsequent repeal of these several statutes, after a period had elapsed sufficient to enable all insolvents entitled thereto to obtain their discharge from past indebtedness, further favors the view above expressed.

BENEFIT OF THE DEBTOR CLASS.

That the benefit of the debtor class was one object aimed at in all of this legislation may be conceded. It was not the only one, and it may be doubted if it was or should have been the chief object. Protection to the creditor was an issue equally important with assistance to the debtor.

In all the bankruptcy legislation above referred to and with such light as could be had, Congress aimed to grant this protection, but with imperfect success, owing to the superior interest and ingenuity of the class to whom the provisions of the laws were most immediately beneficial. In experience they were found too easily applicable to purposes of fraud, and too tedious and too expensive to suit the purposes of honorable trade, and were accordingly allowed to die young, whereas, with a wiser forethought and a more careful adjustment to the necessities of commerce, they might have lived upon our statute books in perennial freshness and vigor, and been made the source of unceasing benefits to the finances and industries of the country.

COMMERCIAL GROWTH REQUIRES LEGAL UNITY.

It is beyond question that the tendencies of our national growth are toward unity. The means of intercommunication between distant points by steam and electricity have made us, for all purposes of commerce, at least, one people. New York sells to Seattle and the remotest trading stations of Alaska. The market of no city in the United States is merely local. Wherever human ingenuity is invoked to minister to human wants are found the products of American industry and enterprise. This actual unity should find its counterpart in a corresponding unity of laws.

There is something inconsistent in the legal status which we occupy. Our laws, those particularly relating to contracts, should be as broad as the obligations which they seek to regulate, and wherever a contract can be shown to have binding force there should be a uniform and certain means of enforcing it, where it can be enforced at all, and a like uniform means of absolving the debtor from its obligations where such absolution is due. Instead of this, we have such a variety of State laws upon exemptions, limitations, and modes of procedure that in the event of financial failure the greatest irregularity and uncertainty prevail. The remedy best adapted to meet the case, although attended with great difficulties, would be a codification of our commercial laws. But, since time and circumstances must conspire to render this feasible, the next best measure, falling far short of the benefits which codification would confer, but tending in that direction, would seem to be a uniform code of settlement in case of failure. This it is the aim and province of the Torrey bankrupt bill to accomplish.

NO SPECIAL CLASS UNDULY BENEFITED.

It has been framed with reference to no spasmodic and unusual condition of trade or finance; it aims to benefit no special class to the neglect of other classes equally deserving of protection; it is not a mere measure of relief from sudden and unforeseen disaster; it has, on the contrary, been drawn while the light of a comparatively recent experience in bankruptcy legislation and practice still points out the course of safety and the shoals and quicksands to be avoided; it has had the benefit of eminent counsel and numerous counselors, representing many interests of many sections of the country; it has had shining upon it the fierce light of criticism for several years while it has been slowly forming, until now it stands practically alone, its rivals and competitors conceding its superiority over every other bill of the kind.

Among its many excellent features may be mentioned the following:

The composition clause provides that the bankrupt or person against whom a petition has been filed, must, before offering a composition, submit to an examination in open court or at a meeting of

creditors concerning his affairs, and also file a list of creditors and schedule of assets. These provisions insure the creditors against fraud and deceit. If it transpires that the confirmation of a composition has been fraudulently obtained, it may be set aside within six months.

SIMPLIFICATION OF RECORDS.

The keeping of two complete sets of records was one of the greatest sources of expense under the old law. The Torrey bill provides that one set only shall be kept, and that it shall be kept in the same manner as records are now kept in courts of equity.

The fact that all petitions for adjudication are required to be filed in the clerk's office is a wise conception. If it were permissible to file these petitions before the several referees, it would put the commercial lawyers of the country to a great amount of expense and trouble in watching these officers.

Ample provisions for arbitration, compromise, and litigation of difficulties are made by the bill.

It was an objection to the act of 1867 on the part of the attorneys at large that the law business of the entire country was massed in the hands of a few favored attorneys, appointees of the Federal courts, and those residing at points where those courts were held, to the exclusion and serious detriment of nonresident practitioners. The same objection can not be urged against the Torrey bill.

State courts are given jurisdiction of controversies between trustees and adverse claimants, and such controversies may be litigated in the same manner as they would have been contested between the bankrupts, had they not become such, and such adverse claimants.

The arbitration of controversies provided for in the Torrey bill is a further concession to the general practitioner; indeed, whatever rights consistent with the constitutional provisions touching bankruptcy can be preserved to the State courts and general practitioner are secured by the Torrey bill.

EXPENSES REDUCED TO MINIMUM.

Expenses are reduced to a minimum. The filing fee is $10; the salary of the referee is $1,000 per annum and $10 per case, payable when it is concluded. Both amounts will be paid by the Government. The trustee's commissions are 5 per cent on the first $5,000 paid out in dividends, 2 per cent on the second $5,000, and 1 per cent on the excess.

The creditors are to have notice of all steps taken in bankruptcy proceedings, and upon application the referee and trustee are bound to gratuitously furnish any information which may be desired.

BENEFITS DETAILED AND DESCRIBED.

The following benefits may be anticipated to follow the passage of the Torrey bill:

Retailers of merchandise of all kinds would be greatly benefited by the enactment of the Torrey bill. The fact that the jobber would be sure to collect a part of the price of his goods would increase their line of credit, and in effect thereby increase their capital. The criminal provisions of the bill would drive out of trade all dishonest traders, and, as a result, they would be enabled to do a more extensive and a more profitable business.

Wholesale dealers and manufacturers will be able to extend their business, reduce the profit on their goods, and at the same time make more money than at present, because the Torrey bill will decrease the number of failures and enable them to collect a part at least of the selling price of goods sold.

The criminal provisions of the bill are such as will have a tendency to prevent wrongdoing on the part of the bankrupt, the creditors, and the bankruptcy officers, and to punish such as are guilty of fraud, embezzlement, perjury, and other forbidden acts.

Equitable and fair dealings between creditors, as such, and between creditors and the bankrupt estate will be the rule under this bill when enacted.

Excessive fees, perjury, and chicanery will not be possible in the settlement of the estates of insolvents after the Torrey bankrupt bill has been enacted.

INDORSED BY BEST LEGAL TALENT.

The bill has the indorsement of some of the best legal talent in the country, inter alios, Hon. John H. Doyle, of Toledo, Ohio, ex-member of the supreme bench of that State, and at present the president of the National Bar Association; Hon. Alex Martin, dean of the law school of the University of the State of Missouri, and ex-commissioner of the supreme court of Missouri; the Missouri Bar Association; Col. James O. Broadhead, ex-Democratic member of Congress and ex-president of the American Bar Association and of the National Bar Association.

The address of Col. James O. Broadhead before President Harrison in submitting to him the Torrey bill was an able oration. The reasons given by him for the enactment of the law ought to have great weight with members of Congress.—Mercantile Adjuster, St. Louis.

PERMANENT LEGISLATION.

President Harrison was waited upon in November by a committee of the organization which advocated the passage of the Torrey bill, and the measure was laid

before him. It was not expected, of course, that the President would become a partisan as between measures upon that subject, and he was, therefore, only asked to recommend bankruptcy legislation. It is a significant indorsement of the bill that he recommended permanent legislation and the enactment of a law pursuant to which the assets of insolvents can be quickly and economically administered.

In view of all the foregoing we make no apology for giving so much space to the consideration of one of the most important questions that can come before Congress at its present session. On the contrary, we commend the bill as published in this number of the Adjuster to the consideration and approval of all who are interested in equal laws and economic administration.—Mercantile Adjuster, St. Louis.

NOT A SINGLE INVOLVED OR COMPLEX PARAGRAPH IN THE BILL.

The bill is fair to both creditor and debtor.

Every single idea is expressed in a separate section, to which there is a number and a catchword, and there is not in the whole bill a single long, complex, or involved paragraph.

Jurisdiction in bankruptcy proceedings is conferred on the district court of the United States.

The appointment of a referee is provided for, to the end that the "law's delays" may be overcome and the business of the court expeditiously transacted. * * *

Fraudulent preferences are forbidden and valid liens created in good faith protected.

The bankrupt will be allowed exemptions, according to the laws in his own State, and will be discharged, irrespective of the dividend his estate pays, in the event he can show a faultless record and clean hands.

The assets will be divided as quickly in each case as the circumstances will permit.—Merchant, Miller, and Manufacturer, St. Louis.

TWENTY-FIVE STATES CONJOINTLY COMMEND IT.

WASHINGTON, D. C., Dec. 13.—There was presented to the Senate to-day a memorial from the National Bankruptcy Convention reciting the financial depression prevalent, owing to the want of confidence, referring to the present varying State laws, as a source of agitation rather than of relief to the situation; submitting a statement that the Torrey bankruptcy bill provides for meetings of creditors to make fair compromises, honorable extensions of time to pressed debtors; the equitable division of estates; the discharge of honest insolvents who have made a full disclosure and complete surrender of their assets; the dissolution of attachments and enforced liens in the event of adjudication; the quick and inexpensive administration of bankrupt estates and the restoration of confidence and the prevention of loss in the future by the proper administration of justice and the perpetuation of the intregrity of transactions between debtors and creditors.

The memorial calls upon Congress to immediately consider and pass the bill in the name of the commercial, industrial, and professional bodies, the debtors and creditors, and the honest insolvents of the country.

There are twenty-five signatures, representing as many different States, headed by Mr. William W. Schweppe, chairman of the executive committee.—Post Dispatch, St. Louis.

CHIEF-JUSTICE STONE TAKES ADVANCED GROUNDS.

WASHINGTON, D. C., Oct. 15, 1891.—Chief Justice George W. Stone, of the supreme court of Alabama, who is an earnest advocate of a bankruptcy law, had a long interview with the President to-day concerning the necessity for such legislation.

Judge Stone urged upon the President the importance of legislation of this kind, and stated that it was demanded by the people of the South as well as by those of the East and West, and that the enactment of the so-called Torrey bill would promote commercial morality, tend to enlarge the general commercial intercourse of the people, and improve the general tone of business.

ALL CLASSES EQUALLY TREATED.

Chief Justice Stone takes advanced ground in favor of the dual system of bankruptcy; that is, he insists that it would be immoral, unbusinesslike, and imperfect statesmanship to attempt to cater in such legislation to either the debtor or to the creditor classes, but urges that each shall be treated fairly, and that the interests of both classes should be promoted by the same legislation.

He pointed out to the President that the enactment of a purely voluntary law would give dishonest debtors an opportunity to deliberately prepare for bankruptcy, and that it would follow that the credit of debtors, the honest as well as the dishonest, would be greatly impaired, if not entirely destroyed, and the result would be a calamity to those whom the advocates of that system wish to benefit.

He regards the Torrey bill as a better

measure than the law of 1841 or 1867, because, as he says, it reduces the expenses of the administration to a minimum, and provides that officers shall be so paid that they are of necessity interested in a prompt administration; brings the administration of the estate and the litigation incident thereto to the door of the parties in interest, so far as possible; its stern provisions against the commission of fraud seem well calculated to reduce its perpetration, and to bring about the punishment of wrongdoers who now thrive by reason of the ineffectiveness of the varying State laws; separates the insolvents of the country into two classes, and provides that those who are honest shall be discharged and given an opportunity to start financial life anew, and that those who are dishonest shall be punished; gives dealers in different parts of the country confidence in each other, and is designed to promote commercial credit and to give dealers in small places and in remote parts of the country advantage of these opportunities for the purchase of supplies, which in turn will redound to the best interests of the consumers.

It ought to be enacted, he thinks, while there is no selfish demand for it, instead of being postponed until there is a financial crash, for fear that it might then have a measure substituted for the escape of debtors.

He thinks, too, that it ought to be enacted at a time when the two Houses of Congress are each controlled by a different political party, to the end that it shall not in any sense be classed as political legislation.—Republic, St. Louis.

VOLUNTARY AND INVOLUNTARY BANKRUPTCY.

Since it is likely that the present Congress will exercise the power to enact a uniform bankrupt law vested exclusively in it by the Constitution of the United States, the whole subject of what such a law ought or ought not to be becomes of interest.

In general terms we are accustomed to speak of bankruptcy as voluntary and involuntary. The former indicates simply that the unfortunate individual enters into bankruptcy of his own motion, while the latter means that the proceedings were instituted by his creditors. There is no difference in the actual condition. The duties, responsibilities, and rights of the two kinds of bankrupts are identical. The distinction relates solely to the filing of the petition.

So far as we have observed, there is no discussion on the part of the friends of bankruptcy as to the voluntary system. There has been more or less debate as to the policy of permitting the creditors of a dishonest or insolvent person to institute proceedings against him. The opponents of bankruptcy, of course, oppose both sytems.

There is a certain amount of plausibility in the statement that the poor man ought to have an opportunity to enter into voluntary bankruptcy, while his creditors ought not to be permitted to institute the proceedings. If a debtor could become such of his own volition the proposition to befriend him in this way, without at the same time giving to his creditor corresponding rights and responsibilities, would be of greater force than it now is, but as the transaction by which one person becomes a debtor and another a creditor is agreed upon by mutual consent, it is a question as to whether either class should be accorded legislative relief to the exclusion of the other.

It is said by the advocates of the voluntary system that if the involuntary system be adopted the exacting creditor will threaten his debtor with the institution of proceedings and thereby secure an undue advantage over him. The reply is, of course, that the same creditor may, under existing law, threaten the institution of attachment or other proceedings which, if actually instituted, would be calculated to do infinitely more harm to the debtor than the institution of proceedings in bankruptcy, because by the institution of attachment or other similar proceedings the result would be to drive the debtor into liquidation, and would probably result in his being left with a cloud of indebtedness over him; while if proceedings in bankruptcy were instituted and he was an honest man, the result would be to relieve the debtor from the excess of his indebtedness over his assets and enable him to start again with a clean sheet.

In other words, under the present laws in the several States the debtor can have no relief as against creditors resident in other States from the residue of his indebtedness after his assets have been applied to its payment; and, on the other hand, as between the creditors there is no uniform rule by which they may be paid pro rata, but in the event of a failure there is a contest as to who shall first secure a compulsory lien, and thereby secure payment of his claim, dollar for dollar, while the less fortunate creditor does not realize any per cent whatever upon his claim.

Under similar circumstances the institution of proceedings in bankruptcy would mean to the creditors that there should be a marshaling of the assets and payment in full of the valid liens and setting aside of the fraudulent liens, conveyances, and preferences, and that creditors of the same class should be paid the same per cent upon their several claims.

On the part of the debtor the proposition is simply that he shall act the part of an honest man; that the exemptions

provided by the laws of the State shall be received by him; that his assets shall be honestly delivered to the trustee, and that upon the proper demonstration that he is an honest man he shall be discharged from the surplus of his indebtedness.

It therefore seems to us that upon the reasons and equities of the case the proposed threat of intimidation will not prove to have any terrors to the honest debtor, and that it will be no impediment to the debtor classes to have enacted a law providing for a uniform system of involuntary bankruptcy.—Republic, St. Louis.

AN OPEN LETTER IN REPLY TO AN INTERVIEW.

Col. Jay L. Torrey, author of the Torrey bankrupt bill, has written an open letter to ex-Postmaster General Don M. Dickinson in reply to the interview of the latter in relation to bankruptcy, in which he says:

DEAR SIR: I have read with interest your interview upon the subject of bankruptcy as sent out by the Associated Press on the 19th instant, and in reference thereto write to say:

House bill 3316 [now 2600], to which you refer, is the measure advocated by the commercial bodies of the country as the Torrey bankruptcy bill.

You say that your examination of the bill has been cursory. When you shall find time to make it thorough I do not believe that you will consider the law "too elaborate and complicated." It is shorter than the old law. The Lowell bill contained 106 sections; this one has but 71.

You express the fear that this law may develop certain objectionable features which existed in the old law. I sincerely believe that you are mistaken. They are as unlike as two laws possibly can be.

The old law provided a register in bankruptcy who received fees from the estate, and was thereby interested in prolonging the administration. The new one provides an assistant judge, called "referee," who is paid a salary and a uniform fee of $10 for every case after it is disposed of. Both amounts, as well as his expenses, are paid by the Government as other judges are paid, so that he is interested in expediting bankruptcy business.

The old bill furnished an assignee who received various fees, including those for attendance at the meetings. The new one provides a trustee who receives a small commission on dividends actually paid to creditors. He is therefore interested in having the dividends as large and the expenses as small as possible and in paying the dividends as soon as the money comes into his hands.

The clerk of the bankruptcy court is paid $10 in advance as full compensation for his services in each case, so that he, too, is interested in expediting the administration of estates.

It is not expected that even this wise arrangement, by which business vigor is substituted for tedious delays, will make insolvent estates pay 100 cents on the dollar, but it is morally certain that if this law is enacted the assets of persons, firms, and corporations who can not, or will not, pay their debts will be taken charge of by trustees chosen by the creditors, and be ratably, speedily, and cheaply distributed to the creditors.

The business community, I think, prefers a short, simple code, which will furnish a uniform standard for the determination of rights in every State in the Union, rather than to an application of the principles of equity.

I concur fully in your statement of the objects of a bankrupt law, as far as you go, and express the opinion that if you were to draft a law from your standpoint, your measure would be substantially the one that is now supported by the business men, the honest insolvents, and lawyers of the country.

In the proposed act you will find that "the cumbersome and expensive and irritating and prolonged methods built up by and under the act of 1867" have been "entirely avoided."

You express the belief that legislation will not be obtained this season, and say that "lawyers are against it en masse, and probably the majority of the jobbers of the country outside of New York."

Let us test the accuracy of your statement as to the lawyers.

The bill has been introduced in the House by an ex-judge and in the Senate by an eminent lawyer.

Col. James O. Broadhead, ex-member of Congress and ex-president of the American Bar Association and of the National Bar Association, is chairman of the presidential committee of our organization, and on November 18, 1889, appeared with other members of the committee before President Harrison and urged him to recommend in his message to Congress the enactment of such a law.

The Hon. John H. Doyle, ex-supreme judge of Ohio, and at present the president of the National Bar Association, is a member of the organization which is urging the enactment of this measure.

Hon. Henry Hitchcock, the president of the American Bar Association, is in favor of the enactment by the present Congress of a bankrupt law.

The Missouri Bar Association, at its last annual meeting, indorsed the bill we are discussing.

I have no doubt but there are members of the bar who think that the substitution of one national, uniform, simple law for the many insufficient State insolvent laws would decrease their business, and

hence, and possibly for other reasons, are opposed to the proposed legislation, but I respectfully submit that the lawyers are not against it en masse.

You are as badly deceived as to the wishes of the business men of the country upon the subject of a national law as you are to the wishes of the lawyers.

Two national conventions have been held within a year with the single object of securing such legislation. The one was held in St. Louis and the other in Minneapolis. The latter adopted the bill in question.

The National Board of Trade, composed of the representatives of local boards of trade from all over the country, at its twenty-first annual meeting at Louisville, Ky., in October last, adopted a formidable memorial reciting the merits of the bill, enumerating the advantages that would accrue to the commercial community if it were a law, and calling upon Congress to enact it at its present session.

The Pacific Coast Board of Commerce has formally indorsed the measure, and called upon the Representatives and Senators from the Pacific Coast to lend their aid to its passage.

A very large number of commercial bodies, having for their objects the promotion of all the different commercial pursuits, trades, and industries in all parts of the country, have formally passed resolutions in support of the measure and extended their influence to securing its enactment.

The organization formed at Minneapolis is composed of a large number of representative business men from all over the country. Its officers and chairman are all Western men.

The measure is in aid of commercial credit, and is designed to aid all honest men in the promotion of legitimate callings and to deter all dishonest men from the pursuit of dishonest or illegitimate callings.

You kindly say that the bill has been very carefully prepared. I confidently believe, when you have considered it more fully and compared it with the law, the other bills prepared for enactment upon the same subject, and with the English act now in force and those heretofore enacted by Parliament, that you will find that it is well arranged, a concise statement of the principles involved in bankruptcy, coupled with a perfect business-like arrangement of details, and that, on the whole, it constitutes a satisfactory measure.

Bespeaking your considerate approval of the measure, and with regret that my earnestness in behalf of it should have led me to write you at such length, I beg to remain,

Very truly, yours,

JAY L. TORREY.

—Republic, St. Louis.

THE BILL ORIGINATED IN ST. LOUIS.

St. Louis is essentially the spot from which emanated the Torrey bankruptcy bill. A running digest of the bill is here given.

* * * * *

WHAT THEY SAY ABOUT IT.

Mr. S. B. Sale, the wholesale grocer, said:

"I have not read the bill sufficiently to give any lengthy opinion, but from what I have read of it I am enabled to say that it will be of the greatest benefit to commerce.

"It is a matter of common knowledge that dishonest men have so far imposed upon the confidence of the better classes; have so frequently taken advantage of the ineffectiveness of State insolvent laws by committing commercial wrongs; have engendered so much suspicion between business men of different sections, that this law is demanded for the protection of those men who entertain the purpose of dealing fairly and without infringing on the rights of their fellow-men.

"When this law goes into effect I believe that I will rest easier, financially speaking. I will have some security for debts that may be contracted by my creditors to me, and will be certain of securing my rights. To-day a man can open up a store anywhere in the country and secure a stock of goods from me, and then plead the baby act, sell his goods, and let me whistle for my money.

"I am proud of the fact that the bill was born in St. Louis, for the merchants of this country will bless its author as long as he lives."

Mr. John A. Lee, business manager of the Interstate Grocer, was seen yesterday afternoon by a Republic reporter.

Regarding the needs for a uniform bankrupt law, that would be equitable to the debtor and creditor alike, Mr. Lee said that all business men saw the necessity for such a measure.

Mr. Lee is a member of the executive committee having in charge the promotion of the measure, and in discussing the matter he spoke as follows:

"Under the present system the different methods of collection and exemption and preferring creditors, and the unprecedented growth of large houses in various lines of business, make the management of credit departments through the variety of laws in various States difficult and complicated. Not only is this the case in large establishments, but there is also some difficulty met with in smaller houses selling special articles in the different States. These methods retard the extension of credit, for the reason that if a merchant in the country fails he nearly always prefers local creditors, and city merchants generally get left. This is not

only bad for the creditor, but for the debtor, who is frequently compelled by force of circumstances and by fair but delusive promises to prefer creditors in order to secure with them an understanding that they will be lenient and permit him to carry on his business. As soon, however, as preference is made or security publicly given other creditors immediately attach the debtor's assets and wreck his business; whereas, providing the bankruptcy bill is passed, this persuasion of large creditors to give a preference will stop, and wholesale merchants will feel warranted in extending larger and more liberal lines of credit to country merchants, because they will know they are protected by the national bankruptcy law."

Mr. Dwight Tredway said: "To tell you the truth, I have not studied the bill closely, but from what I know of it, it will be a great benefit to us merchants. The only fault I have to find with it is the amplitude of exemptions.

"The new law allows the old exemptions of the different States to remain unchanged, thus crippling us considerably. I suppose this section was demanded by the Southern and Southwestern merchants, who would not have it otherwise."

Mr. Charles W. Barstow said: "It is such a law as the merchants of this country want and demand. It will be beneficial beyond a shadow of a doubt."

Mr. H. P. Miller, of the Barnhart Grocery Company, said: "I have read the bill, and I know it will be of great benefit to all classes of trade."

Mr. M. T. Sweeney said: "It will be valuable to all merchants, and will protect creditors and debtors alike."—Republic, St. Louis.

PUBLIC POLICY REQUIRES IT.

The commercial bodies of the country are almost unanimous in demanding a bankrupt law. The estates of insolvent and dishonest persons can not be properly administered except under the Federal court.

The enactment of an equitable bankrupt law would enlarge commercial credit by removing certain elements of risk.

Public policy justifies the discharge of honest insolvent debtors from their obligations. Nothing is gained by creating disabilities for an insolvent man. It injures the individual and is not beneficial to his creditors.

The bill aims at simplicity and economy. It is to be administered through the United States district court. But two new officers are created, and the fees allowed are moderate.

Both voluntary and involuntary bankruptcy are to be adjudicated.

The provisions of the bill are such that a composition or settlement in bankruptcy may be perfected in every instance in which the debtor can make an honest showing and the creditors are satisfied that it is for their best interest to accept the settlement as offered.—Spectator, St. Louis.

A ST. LOUIS MEASURE.

For years the necessity of national legislation on failures and liquidations has been demanded by commercial and financial leaders, but until a St. Louis lawyer took the matter in hand and drew up a scheme for the protection of creditors, without disregarding the rights of debtors, no measure presented commended itself to those most interested.

The Torrey bill, however, meets the case in every particular. Its author commenced his successful career by chasing an absconding bankrupt to the Pacific Slope, where he encountered innumerable difficulties in the shape of obstruction and ignorance on the part of State officials. He came to the conclusion then that a national bankruptcy bill was needed, and after several years of study and work he drafted what is admitted to be a masterpiece in its way.

The country generally has approved the measure. Boards of trade and chambers of commerce without number have indorsed it, and although there was at one time a little opposition from Chicago and Kansas City, it has been retracted and withdrawn. The bill is supported by as many Democrats as Republicans.

Grand old St. Louis has been misjudged and maligned long enough. It is now coming to the fore in every possible manner, and no city is exciting more attention among politicians and capitalists.—Star-Sayings, St. Louis.

PURELY NONPOLITICAL.

Among the measures of a nonpolitical character likely to come up during the coming session of Congress few are of more importance than the Torrey bankruptcy bill. There ought to be no difficulty about a measure such as this, and it should pass without fail and without substantial amendment. — Star-Sayings, St. Louis.

THE PEOPLE WANT IT.

Although the Torrey bill is largely a Western measure, it is welcomed in the East as the best possible solution of a very dangerous and discreditable problem.

The New York Herald is voicing the sentiments of Eastern capitalists and merchants in the matter, and its last utterance is worth quoting:

"A carefully devised uniform system of bankruptcy for the entire country would beget confidence, strengthen credit, and

give a healthier tone to commercial intercourse. For such a law business men and commercial organizations have long been pleading. By passing the Torrey bill the Senate will do the country a substantial service."

These are the sentiments of The Star-Sayings and of St. Louis. The people want the bill passed.—Star-Sayings, St. Louis.

ADAPTED TO ALL SECTIONS.

A contemporary says "the Torrey bankruptcy bill is not considered suitable for Western business." This is the veriest twaddle. The bill was framed by a Western man, and by a self-made man at that, and is the result of careful study and observation chiefly in the West.

The Torry bill is admirably adapted for Western and all other business, and we hope to see it on the statute books before the flowers bloom again.—Star-Sayings, St. Louis.

A NONPARTISAN COMMON-SENSE MEASURE.

The Torrey bankrupt bill is one of the few measures of a national character on which both parties—we had almost said all parties—can unite. Like most measures which first saw the light in St. Louis, it is a common-sense one, going to the point at once and making it clear what is wanted and how the end is to be achieved.

There should be little difficulty in getting this measure passed by the present Congress. It has received the earnest support of such representative Congressmen as Frank, of Missouri; Hayes, of Iowa; Perkins, of Kansas; McAdoo, of New Jersey; Outhwaite, of Ohio; Buchanan, of New Jersey, and a host of others.

The old party lines seem to have been ignored, and the traces completely kicked over in the effort to secure, with the aid of the Torrey bill, a uniform system of bankruptcy.

Mr. Taylor, of Ohio, introduced the bill in the first instance, but gave full credit to "Mr. Torrey, an expert in the matter." The title is one the great St. Louis attorney has well earned. Before he was in business for himself at all he experienced the inadequacy of the bankruptcy laws in force in various Western States, and his adventures while in pursuit of an absconding bankrupt, who had taken refuge on the Pacific Slope, would prove material for a good three-volume novel.

The bill meets a want that lawyers all over the United States have been explaining and complaining about for years. It will prevent a great amount of swindling, and at the same time protect innocent, though impecunious, men in a variety of ways.

One first-class St. Louis measure has already passed this session. The second should follow in its wake.—Star-Sayings, St. Louis.

THE NEW BANKRUPT LAW.

A bankrupt law has been promulgated. It is analytically arranged, terse in expression, and easily comprehended, and ought to be enacted by Congress, because it will be perfectly understood by those whose interests will be affected by its passage, and will be readily interpreted by the courts and easily enforced by the officers in bankruptcy.

The law was drafted by Col. Jay L. Torrey, of St. Louis, who is president of the convention, and was president of a similar national convention in Washington in 1884. He was a business man and an accountant before becoming a lawyer, and not only brings to the work he has undertaken the knowledge and experience of a business man, but also the legal acumen acquired in many years of professional work. * * * —Trade and Traffic, St. Louis.

UNIVERSALLY DEMANDED.

There is an almost universal demand, wherever the matter has been carefully considered in business circles, for the passage of the Torrey bankrupt bill.

The cooperation of boards of trade and other public bodies of the leading cities of the country has been readily secured in aid of the movement inaugurated with a view to impress Congress with the importance and imperative need of such a measure, but the national legislature appears so preoccupied with purely political objects that it is likely to be lost sight of without a special effort by those interested.

The officers and committeemen of the national organization, delegates from commercial bodies, honest insolvents, and other friends of bankruptcy legislation, are invited to meet with the executive committee on the above occasion.

The importance of this meeting can not be overestimated, and it is therefore hoped that it will be largely attended, to the end that the influence of those who are interested in the passage of the Torrey bill may be felt in the Halls of Congress.—Democrat, Springfield, Mo.

COMPREHENSIVE, PLAIN, AND SIMPLE.

The bankruptcy bill, framed by Judge Jay L. Torrey, of St. Louis, has attracted national notice. It meets a long-felt want, and the principles involved seem to meet the peculiar emergencies of the country.

The bill has been indorsed by the leading commercial, industrial, and professional bodies of the country, North and

South, East and West, numbering between 250 and 300. Petitions in its behalf have been sent to Congress from all over the country.

By unanimous consent the Torrey bill is conceded to be comprehensive of the subject, simple and plain in its terms, and, if enacted, promises to promote and foster credit, diminish fraud, secure the quick and inexpensive administration of bankrupts' estates, and emancipate honest insolvents. * * *

Judge Torrey was a former citizen of this place, and we are glad to know that he has reached such eminence. He truly deserves it, for he has fought his way to fortune and fame under the most adverse circumstances.—Lincoln County Times, Troy, Mo.

THE AMERICAN BOILER MANUFACTURERS' ASSOCIATION.

Secretary Meier called the attention of the association to the presence of Judge Jay L. Torrey, the author of the Torrey bankruptcy bill, who had been invited by resolution to address the association.

The president invited the speaker to the stand and introduced him to the association. He was greeted with applause, and spoke as follows:

"Mr. PRESIDENT AND GENTLEMEN: I beg to thank you for your considerate invitation for me to speak upon the subject of bankruptcy, and to express the gratification I feel at having an opportunity to meet you and speak in behalf of a uniform national bankruptcy law.

"THE BANKRUPT LAW OF THE CONSTITUTION.

"The Federal Constitution provides that Congress shall have power to enact uniform laws upon the subject of bankruptcies. It also prohibits the States from impairing the obligations of contracts. As a result, a comprehensive law upon that subject can not emanate from any source except the national legislature.

"The provision for a national bankrupt law was submitted to the original constitutional convention by Mr. Charles Pinckney, of South Carolina. There was no opposition to its adoption by the several State legislatures to which it was originally submitted.

"Aside from the question as to whether the insertion of these provisions in the Constitution was or was not wise, they are there, and the only way for poor men to secure releases from indebtedness which they can never pay, and for parties in interest to secure an equitable administration of bankrupt estates, is to secure the enactment by Congress of the legislation upon this subject authorized by the Constitution.

"DEMAND OF THE PEOPLE FOR BANKRUPTCY LEGISLATION.

"There never has been manifested by the whole people in this country the same amount of interest in the legislation upon a single subject relating to property interests as there is upon the subject of a national bankruptcy law.

"Commercial bodies in all of the States except four have recommended the enactment of a national bankruptcy bill, and in those States they have not acted. From all of the States have been sent to members of the National Legislature earnest appeals for a prompt consideration of the subject.

"Men of every vocation, and in every station in life, have joined in petitions asking that Congress should, without further delay, pass a law which shall prevent fraud, decrease the number of commercial failures, protect debtors from precipitate and unwarranted action on the part of their creditors, prevent creditors from taking unfair advantages of each other, and provide for a harmonious, equitable, speedy, and economical administration of bankrupt estates and the prompt punishment of debtors who have been guilty of wrong, and the discharge of such as have been the subject of honest misfortune.

"The press of the country has discussed all of the anticipated benefits to accrue as the result of the passage of the law; has considered all of the possible, real, and imaginary flaws, and has arrived with great unanimity at the conclusion that there is no reasonable excuse for further delay on the part of Congress to give earnest heed to the demands of the people.

"OPPOSITION TO THE BILL—ITS SELFISH BASIS AND UNIMPORTANCE.

"There was filed at the last session of Congress a small number of protests against the proposed legislation. All of them except some two or three appear upon opposition blanks which were sent out by a large wholesale house, which has announced its intention of preventing action by Congress upon the subject.

"These protests refer in general terms to frauds which were committed under former laws and constitute a selfish plea to the prejudices engendered by the law of 1867, and ignore the manner in which it is earnestly believed that those objections have been overcome, and the benefits which are to be derived by the whole people under the bill as advocated.

"The limited number of these protests which the house in question has been able to obtain by the use of its great influence and the efforts of its traveling men and local and general attorneys is perhaps the best obtainable evidence of the general desire to have a uniform rule upon the subject applicable to all the States.

"The fact that there has been formed upon the broadest and most comprehensive plan an organization embracing the whole country with the avowed and publicly expressed purpose of laying before Congress the facts and figures exemplifying the desirability of legislation upon this subject, and that there has not been a sufficient amount of difference of opinion between the leading aggressive and intelligent men of the country to justify or to warrant the organization of a counter movement is proof positive that there is but one side to the question.

"Most of the great houses have openly and avowedly favored the passage of the bill. They say that under the present chaotic conditions of the laws of the several States they are now and then able to take advantage of their embarrassed debtors and small competitors, but that their aggregate dividends will be larger under the proposed law than at present, in view of its provisions for prompt and economical administration; that the worst foe which legitimate business has to contend with is that of dishonesty, and that since the bill in question will result in their securing larger dividends on their claims against unfortunates, and is in every particular designed to promote honesty and punish dishonesty, they are in favor of it.

"The opposition house in question and its sympathizers, if it has any, are opposed from a selfish standpoint to the discharge of its honest debtors, because it hopes to secure from them out of future earnings the payment of obligations which accrued from past misfortunes.

"Modern civilization has uniformly provided that honest men should be afforded an opportunity under the Government in which they live, irrespective of the claims of creditors, for the exercise of the highest rights of citizenship and duties to the State—that is, the maintenance of a family circle and the education of the children.

"So long as State laws provide that preferences may be given and received—that is, that a man who owes debts of equal sacredness to a number of creditors is permitted to pay some of them in full and let the rest go empty-handed—the house in question will continue to receive voluntary and enforce involuntary preferences, but the consensus of public opinion indicates that the great mass of people of the country believe that a pro rata distribution of the assets of insolvents ought to be made to creditors under rules of equity which have been in force for centuries, to prevent oppression and hardship, and provide for equal distribution of burdens and benefits.

"The fact that a gigantic wholesale house has assumed the responsibility of controlling Congress in the premises furnishes conclusive proof of who is to be least benefited by the legislation in question, and indicates where the people stand, and is a keynote to where they ought to stand upon the subject.

"NOT A POLITICAL QUESTION.

"The question of bankruptcy legislation is not in any way connected with the political situation or the relationship of political beliefs. A man may entertain whatever political views he may have inherited or acquired without the slightest suggestion that they are indicative of his views as to the duty of Congress to legislate as contemplated by the Constitution.

"There is no political creed which advocates the perpetration of fraud or the unnecessary wrecking the fortunes and wasting the assets of men who are temporarily pressed by their frightened creditors, or the oppression of the poor man without any adequate or compensating benefit to his creditors.

"All political parties are designed, justified, and supported only because of the necessity of united action for the advancement of the interests of the people. The great mass of the members of all parties are, therefore, necessarily in favor of this bill. [Applause.]

"In the discussion in the House of Representatives during the last Congress the bill was championed on the floor by eminent members of the two great contending parties, six Democrats and five Republicans.

"In the Senate a vote was not reached upon the subject, but it was perfectly understood by members of that body that eminent members on both sides of the chamber were earnestly in support of it, while there were eminent gentlemen, less in number, however, upon both sides who doubted the advisability of the passage of the bill at that time.

"OPPOSITION IS REALLY TO THE OLD LAW AND NOT TO THIS BILL.

"Most of the opposition comes from gentlemen who still remember the law which was enacted at the close of the war, and which partook of the imperfections of the legislation of those days, and permitted, under the guise of justice, the perpetration of the greatest wrongs, and they are opposed to further legislation upon that question, forgetful of the fact that all of the present laws are but the outgrowth of former laws, and that even the Constitution has been repeatedly amended.

"We respectfully submit that the evidences are such as will leave no ground to doubt the earnest demand of the people for the enactment of bankruptcy legislation, and we have an abiding faith that the men who represent the will of the people and stand as the champion of their rights will exercise the responsibility imposed upon them and enact a wise

law at the next session of Congress. [Applause.]

"THE TORREY BANKRUPT BILL BEFORE THE LAST CONGRESS.

"A national convention, representing the commercial and industrial bodies of the country and the honest insolvents, was responsible for and championed before the last Congress the Torrey bankrupt bill. It had been formulated and amended from time to time to embody the wisdom of just criticisms and to meet the wants of the people of every section.

"The last House of Representatives passed it by a nonpartisan and nonsectional vote, after an earnest and learned debate upon the subject.

"It was considered at length by the Judiciary Committee of the Senate and was recommended for passage, but was not reached for consideration by that body. As a result, it failed with the adjournment of Congress, and with the beginning of the next Congress will be again introduced as an original bill and its passage asked by this body and the friends of the desired legislation all over the country.

"A few of its most important provisions are enumerated as follows. * * *
[See a summary of the bill at page 246.]

"THE DISCHARGE OF A BANKRUPT.

"In ancient times the law authorized imprisonment for debt. An enlightened civilization does not permit of the presence of such barbarous provisions in our statutes.

"If it were not for the exemption laws in the several States, the rapacious creditors might apply all of a debtor's property and earnings to the payment of their debts, and the result would be worse than imprisonment for debt, because it would substitute freedom of person without shelter, food, or ability to procure either, for restrained liberty accompanied by shelter and food.

"The exemption laws which exist in all countries are justified on the grounds of public policy. The discharge of an honest insolvent is founded on the same reasons, and should be extended to honest men in the promotion of the same public policy. It simply requires that the individual shall possess a character which will entitle him to the protection of the government under which he lives, and thereupon his rights accrue irrespective of whether his financial calamity has been great or small.

"There are now in this country hundreds of thousands of unfortunate honest men who would be restored to the rights of unrestricted citizenship under the provisions of the proposed law.

"Under the laws as they exist the question of the discharge of the deserving unfortunate is determined for the most part by the rich and powerful.

"A WISE PUBLIC POLICY.

"It is only because of the provisions of a wise public policy that the discharge of a bankrupt from his honest obligations by the Government can be justified.

"The public is interested in preventing men and their families from becoming public charges and inmates of public institutions. In other words, it is most desirable for every man to be able to properly support himself and those dependent upon him.

"The law is therefore justified by public policy, which makes provisions in certain cases which are untainted by fraud that the unfortunate victim of it should be released from his burden and permitted to struggle for eminence in the financial world again without reference to former obligations.

"Every honest man will agree that there is very great danger that wrongs will be perpetrated under the benign provisions of such a law and will agree that the restrictions should be very carefully guarded. In other words, the privileges here contemplated are in contravention of the Shylock theory of finance, and the dangers ought to be reduced to the minimum that the dishonest debtor will escape the payment of just obligations which he ought to be made to liquidate.

"ESTATES TO BE HONESTLY APPLIED TO LIQUIDATION.

"We have provided the most rigid provisions for the securing to the creditor all of the assets of the bankrupt other than such as are exempt.

"Aside from the question of discharge, it is proposed that the bankrupt's estate shall be applied to the payment of his obligations, and to that end the trustee is given the title to the property of the bankrupt at the time of the filing of the petition, irrespective of its location or condition; he is also authorized to secure the recovery of all property which has been improperly transferred or attempted to be transferred for any purpose whatsoever.

"It does not seem possible that if the creditors exercise the rights given to them that any debtor can part company with his property and rejoin it after having secured a discharge. It has not, therefore, been thought necessary or desirable to require as a condition precedent to a discharge that any specific percentage should be paid, because under such a provision hardships and inequalities would be unavoidable.

"A discharge must be applied for after the expiration of two months subsequent to the adjudication and before the expira-

tion of six months. If the applicant can satisfy the court that it was not possible for him to make application within that time, it may be applied for within the first six months thereafter, but can not, under any circumstances, be applied for subsequent to the expiration of that time.

"The restriction here made is justified by the fear that application might be made at a long time after bankruptcy proceedings had been instituted and when time had dimmed the fraudulent nature of transactions which would justify the refusal of a discharge. It is thought that every honest man may reasonably be expected to file his application within the time limited, and it is not desired that others—that is to say, persons not entitled to discharges—should file them at any time.

"Every creditor will be notified of the application of his debtors for a discharge, and will have an opportunity to either advocate or oppose it.

"A FIXED PERCENTAGE OF PAYMENT INEXPEDIENT.

"It has been suggested that the making of a provision to the effect that a certain sum should be paid before the discharge should be granted, say, for example, 50 per cent, would have a restraining influence upon the debtor who might be inclined to take hazardous chances in the management of his business. The reply is that in general terms the taking of hazardous chances while insolvent is not only a bar to a discharge upon the payment of any sum, but is also a criminal offense, while on the other hand, the fixing of an arbitrary payment would result in the greatest hardship to many men who become embarrassed by the action of the elements or unforeseen calamity for which they are not in any sense to blame.

"It has not been thought desirable to provide a condition precedent to a discharge in the nature of securing the signatures of all or a portion of the creditors to an absolute discharge, because such a provision would enable unscrupulous creditors to secretly sell their signatures and thereby beget the worst forms of fraud, deceit, and chicanery.

"HONESTY OF APPLICANT A TEST OF THE RIGHT TO RELIEF.

"All in all, the test of whether a man is or is not entitled to be relieved under a wise public policy is simply and solely whether he is or is not honest. A man of good character, who has not been guilty of fraud, ought, under the spirit of our institutions, to be discharged, although his misfortune may have deprived him of every iota of property; while on the other hand, a man who has fraudulently betrayed the confidences of his business benefactors ought not to be discharged, although his estate is sufficient to pay 99 cents on the dollar. [Applause.]

"It is certainly believed that every possible safeguard has been placed about the proceedings so that dishonest men will be debarred of its privileges and honest men will receive the full benefits of its benign provisions. * * *

"OBJECTS IN VIEW.

"We confidently assert that the people of this country propose—

"To have property rights secure in every nook and corner of the country.

"To prevent the perpetration of fraud in its many forms.

"To secure the protection of every debtor in the full enjoyment of all his rights, until it shall have been shown by a fair trial and a verdict of a jury that he has been guilty of some act of dishonesty designed to cheat his creditors, or that he has become so absolutely insolvent as to require that his estate should be administered for the benefit of his creditors.

"To have the rights of every creditor so secured that he can exchange his commodities for the obligation to pay for them with any man in this broad land with the full assurance that he will receive pay for them, or, in the event of financial calamity, such percentage thereof as he may be entitled to under the broadest equity.

"That the debtors and creditors shall exercise reciprocal rights and responsibilities with reference to contracts voluntarily entered into by them, and that neither the one nor the other shall be favored to the detriment of his brother.

"That every honest poor man shall be discharged from his obligations, irrespective of whether his calamity has been great or small, to the end that he may perform all the duties of citizenship to himself and to those dependent upon him, and to the municipal, State, and National Government under which he lives.

"CONCLUSION.

"Mr. President and gentlemen, on behalf of every variety of commercial and industrial body in this country, as the representative of men who have suffered every form of financial calamity to which man is heir, I bespeak your assistance in securing the passage of this bill. It was drafted with no other purpose than that of proving serviceable to every man, woman, and child in our country. It was promulgated by the national convention with the thought that this end would thereby be accomplished. It has received a greater indorsement than has ever been accorded to any other commercial measure, and I therefore with confidence be-

speak your earnest and thoughtful consideration and an indorsement at your hands, which will make its road clearer and easier to the statute books of the United States.

"Whatever may be the conclusion you in your wisdom reach, please rest assured at the honor I feel at having addressed you upon the subject." [Applause.]

A number of questions were here asked by Mr. John O'Brien and other members, which were answered by Colonel Torrey to the apparent satisfaction of the gentlemen inquiring.

On motion of Colonel Monroe, a vote of thanks was tendered to Judge Torrey for addressing the members.—Proceedings of the American Boiler Manufacturers' Association.

A BANKRUPT LAW NECESSARY.

Leading men in all branches of business urge the need of a national law regulating bankruptcy. The hour is late, but the bill should be given precedence and passed.

The necessities for the law with respect to the West were thus set forth by Senator Dolph, of Oregon, in a recent interview at Washington:

"I believe that every debtor and every creditor would in the long run be benefited by the enactment of a bankrupt law, because failures would be fewer, dividends equitable, preferences prevented, and fraud diminished.

"The people in the West are very much interested in this legislation, because the hazards of business are necessarily greater in a country which is, in a sense, new, and in which various industries are rapidly developing, and whose inhabitants are a long way from the centers of trade.

"A failure in the new States works a greater hardship upon the person who fails than in one of the older States, because in the latter the occupations are more diversified, and the man who fails can more readily secure employment in some subordinate capacity, but in the newer States there is greater difficulty, and hence greater hardship."

The Torrey bill and the shipping bills should be passed, no matter what has to be left over.—Journal, Helena, Mont.

A UNIFORM BANKRUPTCY LAW.

A national convention of representatives of the commercial bodies of the United States will meet at Minneapolis to-day to discuss a national bankruptcy law which they will endeavor to have adopted by Congress

The movements in favor of such a law have hitherto come from the mercantile centers of the East, and have not met with very great encouragement elsewhere. Now, the initiative has been taken in the West, meetings of commercial bodies having already been held in St. Louis and Milwaukee to promote an active and general effort throughout the country to influence the next Congress to pass a uniform bankruptcy law.

Such a measure was before the last Congress, but it did not reach a vote.

OBJECTIONS TO PREVIOUS LAWS.

The last national bankruptcy law was chiefly objectionable because of the extravagance of its administration. Official costs frequently consumed the assets of insolvent debtors, leaving nothing for creditors, and the demand for the repeal of the law became general.

The bill reported in the last Congress guarded against this abuse, as does the draft of a law made by the committee appointed at the convention heid in St. Louis last March.

This proposed law, which may take the place of the bill before the last Congress, limits the costs and fees, so that it would be impossible under its operation to repeat the practices which provoked so much hostility to the former law. It is free, also, from other serious defects of the former law, and provides for greater expedition in settling cases in bankruptcy.

Its framers have sought to secure absolute justice to creditors and honest debtors, without imposing undue hardships upon the latter.

SENTIMENT IN FAVOR OF A NEW LAW.

There has been a steady growth of sentiment for several years in mercantile circles in favor of a new law, and this has become quite as pronounced in the West as in the East.

The enactment of a national bankruptcy law is advocated on the ground that it is due creditors entitled to a just share of the bankrupt's assets, and due the bankrupt himself, who is crippled by unadjusted claims holding against him, and prevented from beginning anew and repairing his broken fortunes.

Many honorable, enterprising, but unfortunate men are thus hindered from again becoming prosperous and useful citizens.—Bee, Omaha.

THE WEST FAVORS IT.

The President will probably recommend to Congress the passage of a national bankrupt law.

To a delegation of the national convention of commercial bodies some time since held in Minneapolis to consider this subject, which waited upon President Harrison a few days ago, he, in effect, said that he believed there ought to be a uniform system of bankruptcy, which should

remain a prominent feature of the laws of the land.

He did not think that the right of Congress to enact a bankrupt law, as authorized by the Constitution, should be exercised only at the time of a momentary crisis, as was the case with the laws that have been passed, and simply for the benefit of the wrecks occasioned thereby, but that a good law in times of prosperity should be placed on the statute books and kept there.

PREVIOUS EXPERIENCES.

Experience in this country with national bankrupt laws has not been of a nature to encourage absolute faith in the satisfactory operation of such a law in the future, but any judiciously framed measure for a uniform system of bankruptcy must prove to be more satisfactory than the various State laws under which at present it is impossible to secure justice to both debtor and creditor.

These State laws are more or less widely dissimilar, and besides they are necessarily local and can therefore afford very little protection to those doing business outside of their jurisdiction. Each State having a bankrupt law provides for settling the affairs of creditors and debtors in that State, and that is as far as it can go.

IMPARTIAL TREATMENT SOUGHT FOR.

What is sought by the commercial bodies identified with the movement for a uniform system of bankruptcy, and they embrace nearly all such bodies in the country, is a law that will assure to those who deal in the products and manufactures of the various sections of our widely extended territory, as well as to the producers and manufacturers themselves, that in dealing with their customers they will all be treated alike; that no local influence or local legislation will enable a debtor in failing circumstances to abuse the confidence which has been given him by a distant creditor, but that one law will govern all.

Hitherto the principal opposition to a national bankrupt law has been in the West, but the present movement for such a law was initiated in the West and has received the nearly unanimous approval of Western commercial bodies.

Being strongly supported by all sections, and having the indorsement of the National Board of Trade, the passage of a national bankrupt law by the next Congress is highly probable.—Bee, Omaha.

AN INDORSEMENT REAFFIRMED.

Judge Jay L. Torrey, the author of the bankruptcy bill, was called upon in the course of the evening by a World-Herald reporter. * * * When asked whether indorsements of the bill had in any instance been withdrawn, the judge said:

"The Kansas City Commercial Club considered the bill soon after it was presented to Congress, and passed a resolution in favor of its enactment. A large and influential wholesale house of another city sent emissaries to secure, if possible, the recalling of the indorsement.

"The attempt was successful and the Senators from Missouri and adjacent States, as well as members of the House, were notified that the club in question after a more mature consideration had recalled its indorsement.

"When the membership at large learned what had been done, there was another meeting upon the subject, and still another, which was special in its character, for the sole purpose of discussing the question, and as a result the adverse action was rescinded and the original indorsement confirmed.

"Our people feel particularly gratified by the struggle and its result, as it seems conclusive that the enactment of the bill is designed to promote the best interests of the whole people, and especially those of the West." * * *—World-Herald, Omaha.

IN THE INTEREST OF BUSINESS MORALITY.

There is a measure still pending in Congress which ought by all means to be sent to the President for approval at this session. The obligations to honesty call for the establishment of a uniform system of bankruptcy, such as is favorable to prompt settlements.

The Torrey bill, as it passed the House and as it was reported, with amendments, by the Senate Judiciary Committee, does away with the system of preferred creditors, so liable to dishonest and fraudulent abuse, and is thus a measure in the interest of business morality. This aspect of it commands almost universal recognition and appreciation. The facilities which it offers for the prompt settlement of business affairs under circumstances that now entail costly delay, and for the confident investment of capital in commercial enterprises, are, perhaps, less understood.

PREFERENCES PREVENTED.

Preferences and compulsory sales in the interest of preferred creditors are encouraged by State laws, and the result of their possibility is naturally anything but justice in the distribution of assets pro rata to creditors.

The insecurity of the average creditor under the circumstances is a distinct discouragement to investment or business confidence. The delay incident to the

settlement of a bankrupt estate is another.

And the fact that a preferred creditor may sell at a sacrifice assets which will thereby pay his claim, and which might, if judiciously and impartially disposed of, pay also the claims of others who suffer under the present confused state of bankruptcy laws, not only discourages the doing of business, but disgraces the commercial intelligence of the nineteenth century.

MANY MEMORIALS FAVORING IT.

The commercial bodies of the United States, including such organizations in almost all the large cities as the Chamber of Commerce and the Board of Trade and Transportation of New York, in national convention represented, have memorialized the Senate to pass the Torrey bill.

We have a right, we think, not merely to hope but to anticipate that this appeal will be heeded, and that the Senate will, at an early date, pass the bill and return it to the House for concurrence in the friendly amendments made in committee.—New York Press; copied by Foster's Democrat, Dover, N. H.

WILL BE A BOON TO DEBTORS AND CREDITORS.

Any well-considered law which will result in simplifying proceedings in bankruptcy cases will certainly prove a boon to both debtor and creditor.

The existing statutes are complex in form, tedious in operation, unduly harsh in some of their provisions, and open wide the door for the perpetration of many frauds.

Reform of the many abuses that are inseparable from the present cumbrous and costly methods of procedure has been long demanded, and the sentiment of commercial bodies throughout the Union has gradually crystallized upon the need of a national bankrupt law, under the provisions of which business credit and mercantile ethics will be promoted.

The so-called Torrey bill, which is to be introduced into Congress as soon as the remaining House committees are announced, seems fully to meet the views of a very large number of the representative commercial bodies of the country, and is highly indorsed by some of the brightest legal minds of the day.

It differs in many essential features from the old law, and is considered far superior in comprehensiveness and methodical arrangement to the Lowell bill, which has been under consideration in past Congresses. Indeed, the most earnest advocates of the last-named bankruptcy measure now frankly declare that the new bill incorporates all the wisdom of the other, and that under certain of the proposed provisions the advantage is wholly on the side of ecomony, honesty, and simplicity. —Advertiser, Newark, N. J.

GIVE TONE TO CREDIT.

* * * It is an undoubted fact that a conservative, uniform system of bankruptcy for the entire country would improve the commercial condition, give tone to credit, and improve the relations between the several sections.

Commercial organizations and business firms generally have long been pleading for this reform. * * * —News, Newark, N. J.

SENATOR GRAY'S VIEWS.

Senator George Gray, of Delaware, being interviewed, said:

"That a voluntary bankrupt law should not be enacted to the exclusion of an involuntary one.

"That since the relation of debtor and creditor is the outgrowth of a voluntary transaction by each party, the rights and responsibilities should be reciprocal.

"That the debtor ought not to be given any advantage as against the creditor, unless there was given at the same time to the creditor an equal advantage as against the debtor. In other words, that the total of the liabilities of debtors is exactly equaled by the claims of creditors, and that it would not be good morality, statesmanship, or politics to undertake to cater to either party to the exclusion of the other."—Journal, Vineland, N. J.

FAVORED BY A STRONG PUBLIC SENTIMENT.

There is strong public sentiment in favor of a uniform judicial system for the settlement of bankrupt estates, and it is essential that these settlements should be alike in the interest of creditor and debtor, and no opportunities should be given for the absorption of such an estate by legal agent; to the detriment of creditors and debtors.

Delays in liquidation must be provided against; there must be a moderate scale of official fees, and practices in bankruptcy proceedings in other respects may be amended.

The preference of creditors is an objection that holds good, and there should be no opportunity for fraud or dishonesty in one State against the creditors or debtors of another State.

There are some prejudices to be overcome before there can be established any national bankruptcy law, but this bill has received the sanction of all sections of the country.

It is not in the interest of sectionalism, and there is no politics in it.

It is eminently a national bill; it is in the interest of business in all parts of the country and is generally desired by parties who have taken pains to understand its measures and provisions.—Journal, Albany, N. Y.

TWO CLASSES MOST INTERESTED.

Two classes of men in every American business community are deeply interested in the Torrey national bankruptcy bill now awaiting action in the Senate, and heartily in favor of its immediate passage.

These are (1) all solvent merchants, manufacturers, corporations, and business men generally, and (2) all honest insolvents.

In a word, the bill affords the business world safeguards against reckless and dishonest business methods which have been lacking for eleven years, and reduces the loose, conflicting, chaotic condition of the bankruptcy laws of the several States to a uniform code which provides an equitable, prompt, and economical way of settlement between debtors and creditors, and stops many existing temptations to sharp practice.

The Buffalo business men have already approved this bill, we believe, through the merchants' exchange. Nearly every commercial body in the Union has done the same.

The people look to their Representatives in Congress to pass this bill before adjournment.—Commercial, Buffalo.

BANKRUPTCY LEGISLATION.

At the meeting of the merchants' exchange yesterday Mr. Herbert P. Bissell, who represented the exchange at the National Bankruptcy Conventions at St. Louis and Minneapolis, made an able and effective argument in support of what is known as the Torrey national bankruptcy bill.

The exchange adopted a resolution favoring the passage of the bill by Congress.—Courier, Buffalo.

BLUNDER IF NOT PASSED.

The Torrey national bankruptcy bill passed the House of Representatives many months ago and has already been waiting on the Senate Calendar too long. Its passage is demanded by every board of trade and merchants' exchange in the country. Business men are unanimous in its favor.

It will be one of the grave blunders of the Fifty-first Congress if this measure, which is so much needed, be permitted to fail at the end of the session for want of time to consider it in the Senate. * * *—Express, Buffalo.

THE STATUS OF THE BILL.

To the Editor of the Advertiser:

SIR: Will you please give the status of the Torrey bankrupt bill at the time Congress adjourned? M.

The Torrey bankrupt bill passed the House of Representatives. The Senate Committee on the Judiciary reported it favorably.

In the new Congress, which convenes on the first Monday of next December, the bill will probably be reintroduced as an original measure. Whether, if so introduced, it will receive favorable action, is a question for the future to decide.

The constitutional right of Congress to enact bankruptcy legislation is unquestioned.

The indorsements by commercial, industrial, and professional bodies, as well as the appeals which have been made to Congress by individuals, have not been withdrawn. On the contrary, a number of prominent commercial bodies have indorsed the bill since Congress adjourned.

The main objection to the measure comes from those who were displeased with the last bankrupt law; but that objection is not valid, since the obnoxious features of the old law are not found in the Torrey bill.

Bodies of business men in forty-one States have indorsed the new measure and thousands of petitioners from all the States have asked for its enactment. * * *—Advertiser, Elmira, N. Y.

A GREAT JURIST URGES ITS PASSAGE.

Judge George W. Stone, now and for almost thirty-six years past the chief justice of the supreme court of Alabama, called upon President Harrison recently to urge upon the President the recommendation in his forthcoming message to Congress of the necessity for the enactment of a bankruptcy law.

Judge Stone maintained that, in view of the diversified laws of the various States and of the great frauds perpetrated under them, a national law ought to be enacted which would curtail the frauds now practiced, and result in the honest administration of the estates of insolvent persons and to secure to honest bankrupts a discharge.

That the subject of bankruptcy legislation is in no wise a party question; that the Torrey bankruptcy bill is of great merit, absolutely nonpartisan and nonsectional, and the honest people of the country ought to insist upon its passage in the best interests of the people of the whole country and especially of the South.—American Banker, New York.

THE HOUSE JUDICIARY COMMITTEE.

An intelligent presentation of the reasons for the enactment of a national

bankruptcy law is made in the report of the House Committee on the Judiciary, in reporting the amended Torrey bankruptcy bill.

The committee point out that most of the commercial centers of the country are near State lines, and that as a result all of the large business concerns and most of the small ones do business in two or more States.

The fact that the laws in the several States differ subjects these promoters of the commerce of the country to needless expense and to confusion, arising out of the fact that their rights and responsibilities are changed when they cross State lines.

The differences and conflicting provisions of State laws are, therefore, obstructions to commerce and charges upon it.

Injustice is worked by the State laws relating to preferences, which do away with the principle of equitable distribution by enabling one creditor to collect the amount due, while another, having equal rights, goes empty handed.

The passage of an equitable bankrupt law would, as the committee suggests, by doing away with these hindrances, strengthen commercial credit and enlarge commercial intercourse.—Bradstreet's, New York.

CHIEF JUSTICE STONE CALLS ON PRESIDENT HARRISON.

Chief Justice Stone, of Alabama, called on President Harrison last week, and urged the favorable consideration of the Torrey bankruptcy bill.

He said that, while there might be a certain amount of opposition to the measure from all over the country, the better and stronger sentiment is in its favor, and that it may, therefore, be reasonably supposed that the bill will be enacted.

He took advanced ground in favor of the dual system of bankruptcy, insisting that it would be immoral, unbusinesslike, and imperfect statesmanship to attempt to cater in such legislation to either the debtor or creditor class.

The enactment of a purely voluntary law, he said, would give dishonest debtors an opportunity to deliberately prepare for bankruptcy, and it would follow that the credit of debtors, the honest as well as the dishonest, would be greatly impaired, if not entirely destroyed, and the result would be a calamity to those whom the advocates of that system wish to benefit.—Bradstreet's, New York.

A RIGHTEOUS MEASURE FOR RETAILERS.

The bankruptcy bill is one which ought to be supported, because, with rare exceptions, it is only dishonest debtors and preferred creditors who can suffer from its provisions.

The clauses which relate to the giving of preferences are exceedingly well drawn. When a transfer is not made in the ordinary course of a debtor's business, this fact is deemed prima facie evidence of fraud.

It is guaranteed that all creditors shall share alike, the dishonest ones having no advantage over the honest ones, and the greedy and rapacious ones, who are willing to attach a debtor's property the moment he seems to be in difficulty, having no advantage over those who are willing to grant him extensions.

In this way the law is a help to honest retail merchants, and it still further helps them by lifting from their shoulders the insurance which they now pay to wholesalers in advanced prices to make good the losses which dishonest retailers occasion.—Christian Union, New York.

PROPOSED BANKRUPTCY LAW.

There is such a general expression of opinion in favor of a uniform and equitable bankruptcy law that it is quite likely Congress will take appropriate action.

The prevailing sentiment is that the Torrey bill, prepared by Col. Jay L. Torrey, of St. Louis, as approved by the various commercial organizations throughout the country, embodies all desirable features, and ought to be enacted without delay.

In view of the general desire to know more about the main features of the Torrey bill we present herewith a liberal synopsis, as summarized by the author. * * * [See a summary of the bill, p. 246.]—Clothier and Furnisher, New York.

NECESSITY FOR A NATIONAL LAW.

Business legislation of a nonpolitical character ought to occupy the attention of the Fifty-second Congress. In urging this in Saturday's Bulletin the imperative need of a national bankruptcy law was pointed out.

The American Wool Reporter takes the same ground, and says:

"The several failures which have recently occurred among clothiers and cloak makers punctuate the imperative need of some wholesome and stringent bankrupt law, such as the Torrey measure, which failed of passage at the recent session of Congress.

"The majority of these failures strongly suggest fraud on the part of the bankrupt in obtaining goods upon false representations and in concealment of assets, and they are just such cases as are contemplated in the Torrey bill, and for which severe provisions are made.

"Under a law based upon the principles of the Torrey bill there would be few failures of the character of some of the

recent ones. The debtor, even if disposed to act dishonestly, would be forced through fear of the harsh consequences of the law to act honestly."—Commercial Bulletin, New York.

THE BANKRUPTCY BILL IN A NUTSHELL.

The following letter from a New York merchant to a Member of Congress so tersely expresses the need for a national bankruptcy bill that we reproduce it:

"I see by the papers that the bankruptcy bill will come before the House soon, and trust the same may receive your active support.

"In a commercial country like the United States there should be as great an approach to uniformity in the laws governing commerce as possible, and it would hardly be more absurd to have a tariff differing in each State than it is to have widely differing insolvency laws.

"Railroads connect with other lines and give through bills of lading. Electricity carries our messages everywhere without interruption from artificial boundaries, but our laws, which are presumed to govern all commerce, stop abruptly at forty-four artificial boundaries, and the legal passenger has to change cars and study a new time-table.

"These absurdities have long made leading commercial houses advocate a permanent national bankrupt law, but owing to a mistaken impression that many Members of Congress had, that it was in the interest of Eastern manufacturers and dealers (while many of the Eastern manufacturers and dealers were opposed to any bankrupt law, owing to the defects of the old one), all attempts to secure this legislation of late years has failed.

"Now, however, a bill has originated in the West, illustrating the universal development of our commerce and its needs, and the West is asking the East to join them in an attempt to procure the passage of this much-needed law.

"There are no party questions involved, merely that of the welfare of the whole country.

"The Torrey bill is the most carefully considered measure that has yet been proposed. It protects the honest debtor, gives him a chance to be freed from his obligations and start again. It respects State laws. It is plain, concise, economical, and expeditious in its proposed workings. Surely, it is worth trying."—Dry Goods Chronicle, New York.

ANOTHER $1,000,000 COLLAPSE.

John Ryan's Sons, of Atlanta, Ga., said to be the largest dry-goods dealers between Baltimore and New Orleans, have failed, with liabilities in excess of $1,000,000, and with assets that will probably reach $800,000.

During the last three months there have been rumors that the firm was financially embarrassed, and the announcement of the failure on Wednesday was no surprise.

It culminated, however, in the foreclosure of a mortgage of $111,700 given by Stephen Ryan to The H. B. Claflin Company to secure his indorsement of fourteen notes for the amount, and to John Ryan to secure his indorsement of notes for $70,319. Other mortgages were: To Eugene Kelly & Co., of New York, for $27,500; Max Stadler & Co., New York, $8,235; Lippincott Agiline Company, $2,272; Hilton, Hughes & Denning, $7,015; Bernheim, Bower & Co., $8,204; Sylvester, Bell & Co., $8,479. Application has been filed for a receiver.

This firm was established twenty-six years ago by John Ryan. Three years ago he retired, transferring his business to his sons, Stephen A. and John F. Ryan. Subsequently John F. Ryan sold his interest to Stephen A. Ryan, who has since then been the sole proprietor, and with what benefit to himself or other creditors is made apparent by the results stated above.

It would be interesting to know in this connection what was the indebtedness of the firm to The H. B. Claflin Company before the mortgage was given, and also to what extent that firm's liberal sales have been instrumental in inducing other creditors to grant credit to and place their property in a basket that is controlled practically by The H. B. Claflin Company.

Besides the mortgages recorded, there are other creditors to the amount of $600,000 or more, and their reports of how and why they were induced to sell to the firm of John Ryan's Sons would form an urgent plea for the speedy enactment of a national bankrupt law.

Our Atlanta correspondent wires us that great excitement prevails in consequence of the failure, and that retail dealers are rejoicing.—Dry Goods Economist, New York.

DRY-GOODS HOUSES IN FAVOR OF IT.

A strong sentiment prevails all through the dry-goods trade in favor of the bankruptcy bill.

We submit the views of a number of leading dry-goods merchants on this matter, and we shall be glad to add any expressions which others may have to offer.

BLISS, FABYAN & CO.

Mr. Cornelius N. Bliss, of Bliss, Fabyan & Co., thinks that a well-constructed bankruptcy act is absolutely essential to the welfare of the business interests of the country.

JOSHUA L. BAILY & CO.

Mr. Baily, of Joshua L. Baily & Co., signed a petition last year in favor of the Torrey bill, and considers it one of the urgent wants of the business element.

Now that the country is practically joined together as one community by telegraph and telephone, it more than ever requires that there should be a uniform commercial law for the entire nation.

CATLIN & CO.

Mr. Catlin, of Catlin & Co., says that, taking an average, they have done better without a bankruptcy law than with one.

JOHN & JAMES DOBSON.

Mr. Townsend, of John & James Dobson, says that he is strongly in favor of the passage of a good bankruptcy act, as under the State laws a few favored creditors get all the assets and the great majority get nothing.

WRIGHT & YOUNG.

Mr. Wright, of Wright & Young, is in favor of a general bankruptcy act, and thinks it will do much to help confidence in business for the future.

AUCHINCLOSS BROS.

Mr. Auchincloss, of Auchincloss Bros., is decidedly in favor of a general bankruptcy act applicable to all parts of the country, and he says that he knows scarcely any merchants who are opposed to such a law.

He thinks it might deal with such cases as those where a firm gives a debtor excellent recommendations with a view to get him out of their debt and into some other concern, while at the same time they hold a mortgage on the debtor safely stowed away in the safe.

H. J. LIBBY & CO.

Mr. Libby, of H. J. Libby & Co., thinks very favorably of a uniform bankruptcy law, but thinks great care should be taken to define the powers of registers and trustees, and a distinct limit be put upon the expenses of winding up an estate, as the great cost of realization was the worst feature of the last act repealed in 1878, and frequently it left next to nothing for the creditors.

KLEIN, HARRIMAN & CO.

Mr. Bogle, of Klein, Harriman & Co., thinks it is a difficult matter to pass a perfect bankruptcy act that shall satisfy everybody, but he is thoroughly of the opinion that it is of vast importance to the business community to have such a measure enacted.

It would have the important effect of bringing much quicker settlements in insolvency cases than under the confused operations of conflicting State laws.

J. THOMPSON & CO.

Mr. James Thompson, of J. Thompson & Co., is of the opinion that a national bankruptcy act is one of the greatest necessities of the business interests of the country.

CHENEY BROTHERS.

Messrs. Cheney Brothers are favorably disposed to the passage of a national insolvency act that shall place all creditors on a just and equal footing, and expedite the settlement of bankrupt estates.

ABEGG & RUSCH.

Mr. Abegg, of Abegg & Rusch, says that they not only favor the Torrey bill, but that they have signed a petition for it.

He thinks a national bankruptcy bill absolutely essential to the prosperity of the business interests of this country.

HARDT, VON BERNUTH & CO.

Mr. Von Bernuth, of Hardt, Von Bernuth & Co., states that he is emphatically in favor of the enactment of a general bankruptcy law.

In no civilized country could preferences be made as they are in this country.

The majority of New York merchants are always willing to make a settlement in cases where an honest debtor is concerned, but a good law is necessary to regulate such settlements and put all creditors of an estate on the same footing.

STRAUSS, KUPFER & CO.

Strauss, Kupfer & Co. are in favor of a uniform bankruptcy act, and are surprised how any live business house can be opposed to one.

HOENINGHAUS & CURTISS.

Hoeninghaus & Curtiss are thoroughly in favor of a national bankruptcy law. It will be a great check on all kinds of fraud.

SCHWARZENBACH, HUBER & CO.

Mr. Huber, of Schwarzenbach, Huber & Co., thinks that a general bankruptcy act is largely favored by the silk trade, as under the present condition of affairs creditors generally get nothing in the majority of failures, and they can not do worse under any law which may be passed, it matters not how defective it may be.

J. GROSE & CO.

J. Grose & Co. would like to see a comprehensive bankruptcy act pass Congress.

WM. OPENHYM & SONS.

Wm. Openhym & Sons are in favor of a general bankruptcy act which will protect creditors and prevent preferences.

SCHWIETERING & CO.

Schwietering & Co. are in favor of the passage of a general insolvency act for the whole country.

No sane man can be against the principle of having the assets in a financial wreck divided equally among the creditors.

SCHEFER, SCHRAMM & VOGEL.

Mr. Schefer, of Schefer, Schramm & Vogel, would like to see the bill pass.

HARDT & LINDGENS.

Mr. Suckau, of Hardt & Lindgens, is in favor of the passing of the Torrey bill.

The act repealed in 1878 was too expensive, but he believes this one is based on an economical basis.

FLEITMANN & CO.

Fleitmann & Co. are decidedly in favor of a bankruptcy act.

GOLDENBERG BROTHERS & CO.

Goldenberg Brothers & Co. are heartily in favor of a general bankruptcy act.

While they are always willing to help an unfortunate debtor to a settlement, they think fraud ought to be punished.—Dry Goods Economist, New York.

INTERVIEWS WITH BUSINESS MEN.

We strengthen the sentiment of the trade for the passage of the bankruptcy bill by the following additional interviews with leading dry-goods houses:

E. M. BALL & CO.

Mr. E. M. Ball, of E. M. Ball & Co., says that the country ought to have a sound bankruptcy law.

Business would be helped and it would add a very large increase of confidence to trading generally.

GLENDENNING, M'LEISH & CO.

Mr. McLeish, of Glendenning, McLeish & Co., says that they have all along favored the passage of the Torrey bill, both by subscription and signing petitions. It ought to have passed before this time.

LEHMAIER BROTHERS.

Mr. Bauer, of Lehmaier Brothers, wants the strongest kind of a bankruptcy act that can be put through. It can not be too strong for the punishment of fraud.

He does not want to see Claflin or any other creditor walk into a concern with a confession of judgment in his pocket and take everything.

Under the German law a trader has to take stock every year, and it is criminal for him to go on doing business after he finds himself insolvent. Some such provision in the law would be good here.

J. M. VALENTINE & CO.

Mr. J. M. Valentine, of J. M. Valentine & Co., is in favor of a general bankruptcy act that combines justice with a proper regard for economy, and that shall put commercial matters in all parts of the country on the same standing before the law.

HANS HEMKIN.

Mr. Hans Hemkin is in favor of a general bankruptcy act that shall put all creditors on the same footing in all parts of this country.

He does not see the justice of one or two creditors seizing all the assets and leaving nothing for the others.

E. M BENJAMIN.

Mr. E. M. Benjamin is very skeptical of the passage of an equitable bankruptcy act, as all previous acts have eaten up nearly all the assets in the realization.

He thinks the country stands sadly in need of an economic measure applicable to the whole nation.

V. HENRY ROTHSCHILD & CO.

Mr. V. H. Rothschild is in favor of a general bankruptcy act, and thinks that it should be modeled on the basis of the English law, which is an equitable measure. He thinks it is one of the most pressing needs of the business community.

LIEPMANN BROTHERS.

Mr. Cargill, of Liepmann Brothers, thinks that we are greatly in need of a general bankruptcy law. It is a disgrace for the country to be without one.

The business people are disgusted with the chaotic condition produced by the action of the conflicting State laws, and many can not understand how in any civilized community one or two creditors can be permitted on one pretext or another to run away with all the assets of a bankrupt, and leave nothing for the balance of the creditors.

An act that shall abolish preferences, and put every creditor on the same footing is desired by all honest creditors, as well as honest debtors.—Dry Goods Economist, New York.

BANKRUPTCY LEGISLATION.

We printed last week a cogent summary of the principal reasons why a bankruptcy bill is needed by the mercantile community.

Below we give another extract from the same document, a memorial submitted to the Senate by the national convention of the representatives of commercial bodies of the United States, in which certain features are emphasized. It will be found just now very timely reading.

PREFERENCES WILL BE PREVENTED.

The fact that under most of the State laws preferences may be given furnishes the creditors with the right to demand them and enables the strong creditor to coerce the weak debtor into giving them, which amounts to the paying of the debt of one creditor and not paying the debt of another who has equal equities to be paid.

If preferences were forbidden the creditors would not have a right to demand their giving, and as a result the terror of the demand would be entirely removed so far as the retailer is concerned.

It is not an infrequent practice among houses, and particularly among those situated in different States which sell goods in a common territory, to unload their weak customers on other houses, and when they have secured a stock of goods secure a preference, and thereby collect dollar for dollar of their indebtedness. For example, a house in A has a customer in X who has fallen behind, and could not, upon enforced liquidation, pay 50 cents on the dollar. The customer goes to the house in B to purchase goods, and gives as a reference the house with whom he formerly dealt. In reply to the letter of inquiry the house in A says that the customer formerly dealt with it and is considered honest and industrious. The new customer is thereupon given a line of credit. When the stock has been replenished the creditor who does business at A takes a bill of sale at an estimated valuation of the property and cancels its indebtedness. If the customer is able to secure a compromise at a small figure, the A house considerately furnishes the cash, and then appoints the customer the manager of the business, sells the goods at their real value, and, as a result, has realized enough to reimburse it for the original amount and for the advance made to compromise with the B creditor, who in fact furnished the merchandise to make good the losses of the A house in previous years. It is an unfortunate fact that this effect is reached in various forms all over the country from day to day.

Is swindling as above outlined right? Ought it to be tolerated? Ought there not be a law to prevent wrongs of this nature and enable the creditor to collect and the debtor to pay a pro rata of his indebtedness to all of his creditors in the event he can not pay the whole amount? If so, this bill ought to be enacted.

FRAUD WILL BE PUNISHED.

The pending bill contains very carefully drafted sections which forbid, under severe penalties, the perpetration of fraud.

The State laws upon these subjects are practically, for commercial purposes, dead letters.

The acts forbidden in these sections are for the most part perpetrated from day to day the year round, and yet when it is proprosed to enact a bankrupt law of which these sections are a conspicuous part there are two classes who shout "No!"

The one class is made up of criminal lawyers, who have battled against laws to prevent and punish crime until it has become second nature with them to rail against criminal laws as "a curtailment of the liberties of the people."

It is confidently anticipated that this bill will effectually curtail the liberties of those who commit fraud.

The other class is made up of thoughtless persons, who, during the existence of a bankrupt law, attribute the commission of fraud and wrongdoing to the fact of there being such a law in force instead of to the immorality of the perpetrators.

The situation is fairly outlined by questions and answers as follows:

Q. Is fraud and crime perpetrated nowadays?—A. It is.

Q. Has it been every day since the repeal of the old law?—A. It has.

Q. Will it be after the enactment of this bill?—A. It will be, in spite of the pains and penalties prescribed, but will be greatly reduced, because the bill has been very carefully framed with that end in view.

Q. Who will be materially injured by the passage of these sections to prevent and punish fraud and corruption?—A. Thieves.

Q. Who will be materially benefited by their passage and enforcement?—A. The dependents of would-be thieves, who suffer more than the thieves do during the infliction of punishment; the honest consumer, who has to pay in multiplied profits for the amounts stolen by thieves; the honest trader, who has to meet the competition of fellow-traders who are thieves, and the honest members of society at large, who are directly and indirectly injured and outraged by the wrongs perpetrated by thieves.

The class that will be injured by the passage of the penalty provisions is not entitled to the consideration of Congress; the class that will be benefited is, and we therefore ask that the bill be passed.—Dry Goods Economist, New York.

ADDITIONAL BANKRUPTCY INTERVIEWS.

FARLEY, HARVEY & CO.

Mr. Noah W. Farley, of Farley, Harvey & Co., is appropriately referred to as one of the foremost promoters of the movement to secure bankruptcy legislation.

The first bill drawn after the repeal of the old law was largely at his instigation. He furnished much of the enthusiasm and executive ability needed to have it considered by the country.

Mr. Farley was seen at his place of business in Boston by a reporter of this paper and questioned about the action of the National Board of Trade, upon the subject of bankruptcy, which recently held a session at New Orleans.

He said: "It is a gratifying fact that not a single Southern or Southwestern commercial body opposed the passage of the resolution indorsing the Torrey bankrupt bill and calling upon Congress to enact it without delay. The opponents were only sixteen in number for the entire country. They were chiefly led by an attorney from one of the small cities of the West."

When asked for the chief reasons for the enactment of a bankruptcy bill, Mr. Farley replied: "We have in this State a law which has been in force a great many years, which, for us, accomplishes the same purpose that a national law will for the people of the whole country. It guarantees the rights of the debtor as against all of his creditors; it guarantees the rights of the individual creditor as against his debtor and as against the other creditors, and the result is that there is equity and fair dealing in all transactions, and many debtors are prevented from failing, and a percentage is collected upon many claims which would otherwise be total losses. This law is not effective as to the rights of nonresidents, and hence we want a national law.

"The Torrey bill has been very carefully prepared; it has received more indorsements than any similar bill ever did, and it ought to be passed without delay.

"It seems to me that the measure is calculated to promote the best interests of all classes of debtors, all classes of creditors, and to redound in general to the best interests of the consumers in all parts of the country, and I therefore hope that it will be promptly enacted by the present Congress."

RUFUS S. FROST & CO.

Mr. Rufus S. Frost, of Rufus S. Frost & Co., of Boston, Mass., was visited by a reporter of the Economist and interviewed upon the subject of the Torrey bill. He said:

"I think the enactment of the Torrey bankrupt bill will be of incalculable benefit to all parties to credit transactions.

"Under most of the State insolvent laws at present the creditor who first takes the alarm ordinarily resorts to compulsory process and thereby collects his debt, but in so doing not infrequently breaks up his customer in business, dissipates his good will, sells his property at sacrifice sales and at great cost, and, by his position as a secured creditor bars the possibility of an advantageous compromise in the best interests of the debtor and all of the other creditors.

"The passage of the bill in question will bring about a more equitable status of affairs. Under it the creditors are not permitted to 'help themselves,' as it were, but are required to proceed with reference to the rights of the debtor and the other creditors.

"The result will be that there will be a great many less failures than at present, and as a consequence business will be more stable and more profitable and the prices of goods will be reduced to the consumers."

ALLEN, LANE & CO.

Mr. Jonathan A. Lane, of Allen, Lane & Co., Boston, Mass., was called upon by a reporter of this paper for the purpose of obtaining his views upon the subject of the desirability of the enactment of the Torrey bankrupt bill. He expressed himself as follows:

"Our house has had experience under many State insolvent laws and one or more national bankrupt acts. The result is that we are in favor of legislation by Congress as contemplated by the Constitution.

"The two greatest objections to the old law, which are expense and delay, have been overcome by the Torrey bill. We believe this bill to have been drawn in the best interests of honest debtors and honest creditors, and are anxious to have Congress enact it."—Dry Goods Economist, New York.

WHAT CHICAGO DRY GOODS MEN THINK.

STORM & HILL.

Mr. Robert Hill, of the firm of Storm & Hill, leading Chicago dry goods merchants, was approached by a reporter and in reply to the question, "Do you think a uniform bankrupt law is needed?" said: "Assuredly; now more than ever. If I were to give my reasons for taking this position, I would say that the development of the past six months in overtrading, excessive and false force put into small capital, and the ease with which money has been borrowed for the purpose of making extensions in business will make and has already made many

changes that will render the necessity for a bankrupt law more emphatic as time goes on.

"The details of the Torrey bill have been, in my estimation, well considered. The economy of its practice, the justice to both debtor and creditor, and the equitable division of the bankrupt's estate make it, in my judgment, the best device yet talked of for the purpose.

"I do not think any law can be made to fit perfectly every occasion and every particular, but I think that the Torrey bill comes nearer to covering the whole subject than any that I have studied, and I have watched with a great deal of interest all the proposed bankrupt laws that have been prominently considered.

"As to preferences, my view is that there should be none allowed. At least no preference should be given to any debt that has accrued against a bankrupt subsequent to three months before the act of bankruptcy.

"As to the effect of the law upon the debtor class, I believe it will be for the better. The penal clause will only injure the dishonest debtor or creditor, and of course no allowance should be made to soften the penalty for dishonesty.

"On the other hand, if there is any comfort at all for a man who has become insolvent and has had to pass through a bankruptcy court, it is the knowledge that by an honest surrender of his assets he will receive a discharge from his obligations and be permitted to engage in business again in his own name and to lead an honorable life, during which he will be free from a hopeless burden of indebtedness."

JAMES H. WALKER & CO.

Mr. W. A. Mason, credit manager of Messrs. James H. Walker & Co., one of the best and largest wholesale dry goods houses of Chicago, was called upon by a reporter for his views upon the bankruptcy legislation pending in Congress. He expressed himself as strongly in favor of a system of uniform bankruptcy laws.

"This subject," he said, "is not a new one to me. I have given it careful and thorough investigation.

"The first point, of course, that I examined was the expense under the proposed law as compared to that under the present state of insolvent laws, and I found that this important item had been amply and admirably provided for by the Torrey bill.

"There are many abuses commonly practiced which, in my judgment, are largely the outgrowth of the conflicting, inadequate, and unjust State laws upon the subject of insolvency. For instance, the policy of 'first come first served' frequently causes an entirely needless sacrifice of the estate of a debtor who is in a tight place, but could recover if given a chance. And even if he should not recover, this same (grab) policy results in great waste of his assets.

"Yet under existing State laws a merchant is compelled, in some cases, to pursue a policy sure to hasten the commercial downfall of a customer, by the knowledge that his neighbor and competitor is taking steps to secure the entire estate. Nothing that he can do will save the debtor, and the above course is the only one that will save to the merchant even a small portion of his account.

"Under the Torrey bill such a thing will be unnecessary and inexcusable, if not impossible. The foregoing is only one of a long list of similar abuses which are carefully provided against by the pending legislation.

"It is my firm belief that the proposed bankrupt law will be much more simple, effective, and inexpensive, and will make it easier for honest men to do business on an honest basis, to say nothing of the advantage of one law for the whole country, as opposed to a different code for each of the forty-four States and the Territories."

MARSHALL & PATRICK.

Mr. C. H. Marshall, of Messrs. Marshall & Patrick, said: "I am decidedly in favor of having a uniform bankrupt law instead of a number of different and conflicting State laws."

What do you think of the present system of giving judgment notes, chattel mortgages, etc., was asked.

"I do not believe preferences of any kind should be legalized. When a man fails, as a matter of course, his property should be divided ratably among all of his creditors, and I favor legislation that will put a stop to the practice of paying to one man a greater percentage of his claim than is paid to the others.

"We also need more strict laws with reference to the punishment of parties who deliberately plan failures, intending to defraud their creditors.

"The present laws are inadequate to deal with such cases, and the Torrey bill, in my opinion, would be a great improvement in that respect.

"Congress could do nothing better calculated to create confidence in financial circles, I think, than to pass a uniform bankrupt law—the pending bill or a similar one. It would, in my judgment, bring about a more conservative tone in business transactions universally and save in the aggregate a vast amount of property that is sacrificed by the hasty attachments fostered under the present insolvent laws.

"A measure providing for the just division of the assets of a bankrupt among those entitled to them would be effective in relieving and preventing a financial strain, and would place commercial interests on a surer footing."

LOCKE, HULEATT & CO.

Mr. Huleatt, of the firm of Locke, Huleatt & Co., advocates a system of uniform bankruptcy laws throughout the country.

He thinks the modes of procedure under the various State laws are so intricate that it is perplexing to the jobber to know what course to pursue; that under the laws of many of the States dishonest people find it easy to evade paying their just debts by making fraudulent transfers of their property, or by giving fraudulent mortgages; that the most difficult feature a jobber has to combat is the fictitious sale of personal property by debtors to their relatives or to friends who are in their confidence; that while satisfied in many cases that sales are fictitious, the creditor is not in a position to prove it, and as the burden of proof rests with him, he is generally the loser.

Mr. Huleatt thinks the Torrey bill will shift the burden of proof and provide better facilities for guarding against fictitious transactions.

He regards the giving of preference as wrong, and thinks all just claims against an estate in bankruptcy should fare alike.—Dry Goods Economist, New York.

DELAY WILL ENDANGER IT.

The Torrey bankruptcy bill is not among those that Congress can afford to endanger by delay. It is one of the most important measures now pending. Whoever opposes its progress lays himself open to the suspicion that he is actuated by selfish motives.

It proposes a plain, economical, just, and prompt method of adjusting the affairs of insolvents. Being applicable alike in all the States, it will do for the settlement in bankruptcy cases what our national currency does for the exchange of values.

We might as well return to State currency as to longer remain under State insolvency laws.

The business of the country needs this law, and business men will not be satisfied with any excuse for delaying action on the bill.—Express, New York.

PASS THE BANKRUPTCY BILL.

The Senate has still one very important duty undone, and that is to take up and pass the Torrey bankruptcy bill.

Like the copyright bill, this is a measure in favor of honesty, and, like the shipping bill, it is a measure tending directly to promote our business prosperity.

It makes fraudulent preferences of creditors impossible and prompt settlement of bankrupt estates easy.

As the varying State laws are now, fraudulent preferences are easy to make and prompt settlements hard to make.

The bill is indorsed by business organizations all over the country, and if the Senate passes only one more bill this should be the bill.—Express, New York.

LET US HAVE IT.

The Torrey bankruptcy bill will soon be brought before the national legislature, and few more important measures will perhaps be acted upon by that body. Everybody will watch eagerly for the passage of a law remedying the defects in present bankruptcy proceedings.

As now conducted, collection proceedings are a farce upon justice, benefiting no one particularly but the courts and the lawyers, who generally manage to get the lion's share of a creditor's assets. This is demonstrated almost every week in every branch of trade. An instance occurs to our mind now which strikingly illustrates the absurdity of the present method of liquidating claims in cases of bankruptcy.

A PRACTICAL ILLUSTRATION.

In the recent failure of a paper and stationery dealer in Baltimore the total liabilities amounted to $4,500. The bankrupt's stock, which was worth about $5,000, was sold at auction by his assignee for $740. Now comes the denouement.

The expenses of the trustee, the court, the auctioneer, together with the taxes and the allowance by order of the court of $100 to the debtor, absorbed about $530 of the assets, leaving $210 to pay liabilities amounting to $4,500, or a dividend of about 5 cents on the dollar. Thus over 70 per cent of the real assets were wasted in expense.

Better far to have given the debtor a release in full and trusted to his honesty to square up in the future. His creditors would certainly have stood a better show of getting back their money or a satisfactory proportion thereof.

Just think of it! The court wasted almost the entire amount of the creditor's assets, and he realized next to nothing from it toward paying his debts. It left him with his future business prospects completely destroyed, while his creditors were obliged to put up with a dividend in settlement of their claims too insignificant for consideration.

EXPENSES ONLY REASONABLE.

No one can object certainly to a reasonable expenditure of a debtor's assets when legal proceedings have been taken against him by his creditors to force a liquidation of their claims, but to waste away the money that belongs to them to such an extent as was done in this case

is by no means justifiable under any circumstances.

Such cases as we have cited above should cause every tradesman to hail with delight any attempt to remedy the defects in present bankruptcy litigation.

The Torrey bill, therefore, may be regarded as a godsend. No doubt it will become a law at an early day, as it seems to meet with the indorsement of the business world generally, being alike beneficial in its provisions to both creditor and bankrupt.—Geyer's Stationer, New York.

BUSINESS MEN PLEADING.

A carefully devised uniform system of bankruptcy for the entire country would beget confidence, strengthen credit, and give a healthier tone to commercial intercourse. For such a law business men and commercial organizations have long been pleading.

By passing the Torrey bill Congress will do the country a substantial service.—Herald, New York.

TRADE NEEDS IT.

To the Editor of the New York Herald:

In your short but able remarks on the need of a bankruptcy act you have struck right home.

The trade of the country needs the Torrey act. All creditors need it, for they will then get a dividend where now they get none. All honest debtors need it, for they will be able to make a prompt settlement where now they are seldom able to effect any.

The Torrey bill, if enacted, will be fair to all classes of debtors, creditors, and the public generally.

Yours, respectfully,

H. A. MOORE.

BROOKLYN, *September 12, 1890.*

—Herald, New York.

IMPORTANT MEASURES.

In a great commercial nation a system of bankruptcy is a necessity. This country has suffered for the want of one since the repeal of the statute of 1867 in 1878. That repeal swept away the uniform national law then in force and called into operation the insolvent statutes of the several States.

With their lack of uniformity, their unjust preferences, their loose and uncertain provisions, these are the source of intolerable evils felt by the entire country.

The bill now before the Senate has been carefully prepared and widely indorsed by commercial bodies. Its enactment would put on the statute books one of the most useful laws of the present session.

* * * —Herald, New York.

PROSPECT OF A NATIONAL LAW.

There is hardly room for difference of opinion as to the importance of a good law of bankruptcy. It seems almost a necessity to a great commercial nation. It is essential to protect the rights of honest debtors as well as the interests of creditors, to prevent frauds and injustice in business, to establish confidence, and maintain credit.

Much of the opposition that has been aroused against the enactment of such a law has, perhaps, not unnaturally grown out of our experience.

The last national bankrupt law—which was enacted soon after the close of the war—led to the most flagrant abuses. It seemed to have been framed in the interest of debtors and for the encouragement of insolvency. It opened wide the door to the grossest frauds. Dishonest bankrupts could make money by failing, while the assets of honest debtors were often swallowed up by the lawyers and officers.

These evils naturally aroused a general cry for the repeal of the law. It was very properly repealed in 1878, but the reasons for its repeal were not reasons against the enactment of a good law.

When the Federal statute of 1867 disappeared in 1878, the insolvent laws of the several States came into force. These are highly objectionable, not only on account of lack of uniformity, but because many of them give unjust preference, fail to prevent fraudulent disposition of property, and encourage other abuses.

With the enactment of a Federal statute every State insolvent law will cease to operate. The result will be a uniform code of bankruptcy law for the entire country. The rights and obligations of both debtors and creditors will be the same in New York and San Francisco, Chicago and New Orleans.

A wholesale house giving credit to a buyer in another State will know just what protection and remedies the law affords in case of financial failure of the debtor.

The Torrey bill just passed by the House has been drawn with the greatest care. It has received wide and strong approval of lawyers and business men. It is designed to guard the interests of both debtors and creditors, to prevent frauds, plundering, and other abuses.

Of course, it is not perfect. But it is regarded as the best measure of the kind ever drafted in this country. Experience will doubtless disclose defects. But these can readily be cured and the law steadily improved by amendment.—Herald, New York.

A CRYING NEED OF THE HOUR.

The business men of the country, and even nonbusiness men who have any re-

mote acquaintance with commercial needs and exigencies, know that one of the crying needs of the hour is a uniform bankruptcy law, such as Congress is empowered by the Constitution to enact.

But the intellectual gods of our national Valhalla, the eminent patriots and statesmen who make the halls of the Capitol to ring again with the thunders of their eloquence, and beam with the lightning of their wit, have been too busy engineering partisan bills at which even their constituents revolt, granting pensions and appropriations, and reducing the surplus, to attend to any mere matter of vulgar detail that would facilitate the business of the country.

At last the petitions to Congress that have been pouring in from the country have been hearkened to.

A bill to create a uniform bankruptcy law has passed the House. It may not be quite perfect. The current objection, however, that it bears too hardly on the debtor class will hardly stand the test of investigation. Nothing bears so hardly upon both the debtor and the creditor class as the existing condition of things.

Every man who is in business to-day is a potential member of the debtor or creditor class of the future who may find it well to seek the advantages of a bankrupt act, and every business man is consequently interested in knowing what is the law in regard to both classes. Any law is better than no law.

The various insolvency acts, even of neighboring States, differ so radically from one another and conflict in so many ways that they are a source of endless confusion and annoyance when, as is almost invariably the case, the failing debtor has creditors outside of the State.

The staccato attempts that have been made from time to time to fill the void by a national bankruptcy act have not been very successful, yet even under these imperfect bits of legislation, the country fared far better than in the intervals when they were repealed.—Illustrated American, New York.

AN ADMIRABLE BILL.

An admirable bankruptcy bill has been prepared by Colonel Torrey, of St. Louis, and has also been approved by several conventions in the Western States, for presentation to Congress at its next session.

It is high time that Congress took action on this subject. The interests of creditors and honest debtors alike demand the enactment of a national bankrupt law.—Independent, New York.

A FAIR MEASURE.

The just and equitable measures proposed by this bill would seem to commend it to everyone who will be affected by its passage.

The most important point in the bill is that it declares for honest surrender of all the bankrupt's property to a trustee or assignee for the benefit of his creditors. His entire property will be distributed among his creditors, each one receiving a share proportionate to the amount owed him by the insolvent.

When the debtor has delivered his property he shall be free from his indebtedness and be able to go into business again, a free man. Thus he will be able to give the community the benefit of his unhampered efforts and be able to work better and more freely than he would were he cumbered by the old debts.

It has been urged against this that it would be offering a premium on failure and lead to many bankruptcies and debts that would never be paid. But in every man, if he be a man, is the natural desire to possess property and to be independent of his fellow-men. Besides, the law permits him to pay up his old debts, although it does not leave to his creditors the remedial measure of the law to enforce his liability.

A fair comparison of past failures will show the many unjust measures that have been adopted by creditors to obtain preference and to secure to themselves the major part of the bankrupt's property regardless of what may be secured by his other creditors; under the Torrey bill this can not happen, but a fair pro rata adjustment is made for all.

The Torrey bankrupt bill may have faults, but it has virtues that more than counterbalance these faults and that will certainly tend to an adjustment of a bankrupt's accounts with far more satisfaction to his creditors than can be obtained under the present law.—Jewelers' Circular, New York.

WISE BUSINESS LEGISLATION.

Carping critics can say what they may, the House displayed commendable judgment in affixing its approval to the Torrey bankruptcy bill last week.

Enacting a law that establishes a safer basis for credit transactions than has hitherto been enjoyed is wise legislation under any circumstances, and the business men of the country are to be congratulated on the partial adoption of their measure.—Jewelers' Review, New York.

JEWISH MESSENGER IN FAVOR OF IT.

Congress ought to pass a bankruptcy law before the session closes. It is a financial measure that will benefit all classes, especially merchants who want to be protected in their just claims and to

suffer no more than their competitors in the event of a failure, and traders who, beset by monetary distress, desire to deal fairly with all creditors and not have all their assets engrossed by one or two grasping and tricky firms.

Nearly thirteen years have passed since the repeal of the last law, and it is the general opinion that some law should be promptly passed.

This is no sectional, no political question; it is for the advantage of the whole country.

Whether the bill before Congress is perfect or not is unimportant; in details it can easily be remedied at a succeeding session, but the principle should be enacted into a law without delay, that the nation will provide proper safeguards for honest merchants.—Jewish Messenger, New York.

OBJECTIONS TO OLD LAW ELIMINATED.

The great objection to the act of 1867, was the enormous expense of marshals', clerks', and registers' fees, resulting in almost every case in leaving nothing for the creditor.

The proposed bill eliminates all these objectionable features, and will commend itself, the committee think, to all those who are in favor of the passage of a bankruptcy law.—Mail and Express, New York.

LITTLE SHORT OF PERFECT.

The more carefully we examine the Torrey bankrupt bill the more we are convinced of the wisdom and skill of its author. "Doubtless God could have made a better berry, but doubtless God did not," said Bishop Berkley of the strawberry, and, bearing in mind the imperfections of human achievements, we are tempted to paraphrase this remark and apply it to the Torrey bill.

It is evident that business men generally regard the measure as little short of perfect, for hardly a week goes by that one or more trade organizations do not give it their approval.—Merchants' Review, New York.

TWO OPPONENTS LEFT.

The St. Louis Grocer now favors the early passage of the Torrey national bankrupt bill. Now if "Jake" Armsby and that Chicago lawyer will fall into line the country will be unanimous for the measure.—Merchants' Review, New York.

WILL GIVE STABILITY TO FINANCIAL TRANSACTIONS.

The Torrey bankrupt bill has been reported by the Committee on the Judiciary of the House.

Its passage is earnestly recommended in an able and exhaustive report, in which it is argued that such a law should be enacted, because, first, the estates of insolvent and dishonest persons can not be properly administered under State laws; second, a good bankrupt law would enlarge commercial credit; and, third, public policy warrants the discharge of honest insolvents.

The two systems of voluntary and involuntary bankruptcy are exhaustively considered, and the conclusion reached that they are twins, and that the one is not complete without the other, and that they are both properly embraced in the biil.

It is anticipated that the passage of the bill will result in the pro rata distributing of the estates of insolvents; giving stability to financial transactions; engendering confidence between business men; furnishing of a safe guide for the settlement of commercial transactions, which are now left unsettled by the varying rules in the several States; preventing of the perpetration of frauds by dishonest men; stopping of the swallowing up of small concerns by large ones and the consequent swindling of other creditors; preventing of the fraudulent appropriation of assets by judgments of confession; protecting of assets of insolvents from persons holding fraudulent claims; investigating of the affairs of debtors by their creditors; examining of bankrupts and other persons under oath as to the whereabouts of bankrupt assets; prompt compromising or arbitrating of controversies at small expense as a substitute for tedious and expensive litigation; punishing of dishonest bankrupts, officers, and creditors.

The belief is expressed that the bill, if passed, will protect the interests of the debtor and creditor alike; decrease the number of failures and increase the percentage paid; extend confidence between honest men; reduce business hazards and give an impetus to commerce. * * *
—Merchants' Review, New York.

A PRODUCT OF COMMERCIAL EXPERIENCE AND LEGAL WISDOM.

The bill which is designed to establish a uniform system of bankruptcy throughout the United States, popularly known as the Torrey bankruptcy bill, is now before Congress.

Various bills having the same object in view have been presented at previous sessions, but none of these have been so universally commended as has the one now pending.

Few bills have been prepared with the same amount of care and thorough inquiry into the requirements of the interests likely to be affected, and the result has been the preparation of a bill as

nearly perfect as the wisdom and foresight of the ablest minds of the country could frame.

The Torrey bill is the joint effort of the representatives of the commercial bodies of the United States, assisted by some of the ablest men engaged in financial and commercial pursuits, and it therefore embodies the features which are believed will accomplish all that can be sought in a universal bankruptcy law, and assures equal and exact justice to both creditor and debtor.

The bill has received the indorsement of nearly all the commercial bodies of the country, as well as that of a large proportion of those actively engaged in important commercial and financial enterprises.

There are doubtless minor points which may not receive entire approval, but it is to be hoped that Congressional action will not be embarrassed by proposed amendments and that other bodies contemplating an expression on its merits will act on the bill in its entirety.

It is desirable that the bill as it now stands become a law, and after a fair test of its merits such changes as experience may suggest or changed conditions make necessary can be made hereafter. * * * —Oil, Paint, and Drug Reporter, New York.

AN EXCEPTIONALLY GOOD MEASURE.

The bankruptcy bill which is being debated in the House is generally acknowledged, even by those who oppose it, to be a carefully prepared and exceptionally good measure for its purpose. It provides for a clear and perfect system by which debtors may go through bankruptcy, and seemingly leaves no loopholes through which creditors may be deceived or defrauded.

The opposition to the bill is mainly upon the principle of bankruptcy itself.

The Press has heretofore referred to the wide and unanimous indorsement of the proposed bankruptcy measure by boards of trade, chambers of commerce, business organizations of various kinds, business men, and bankers.

We believe not a single protest against the bill comes from any such source. Certainly, with such universal approval, it can not be doubted that the bill is right in principle.—Press, New York.

FRAUD AND THE BANKRUPTCY BILL.

Judge Woods's decision at Indianapolis yesterday, that a bankrupt corporation can not make its directors or executive officers preferred creditors, strikes everybody as very sound sense as soon as it is understood.

Why shouldn't it strike Congress as very sound sense to pass the bankruptcy bill and prevent any bankrupt concern from cheating anybody by preferring certain creditors.—Press, New York.

THE BANKRUPTCY ACT.

The Torrey bill is apparently satisfactory to pretty much everybody who is not implacably hostile to the enactment of any bankruptcy measure.—Shoe and Leather Reporter, New York.

CAREFULLY DRAWN.

The necessity for a uniform law relating to bankruptcy has been long felt by men who have had widely extended business relations with all parts of the country.

In the absence of such a law, credits have been of uncertain value, and consequently business in general has been seriously disturbed.

The legislation that is now in process of enactment has been earnestly desired in business circles and will doubtless be generally welcomed. * * *

The bill seems to have been drawn in a careful manner, for the full protection of both the creditor and the debtor class. Its effect ought to be seen in an increased confidence between merchants and their customers everywhere, and an additional surety in mutual business relations. Accomplishing this, it will justify the anticipations of those most deeply interested in it.—Star, New York.

PRACTICALLY UNANIMOUS.

* * * The general system of the Torrey bill unquestionably gains strength with discussion, and it is now accepted by a greater number and variety of representative commercial bodies than have indorsed any previous bill. Indeed, there is practically no organized opposition to it, and what little disposition there was at one time toward partisan prejudice has vanished under the candid and intelligent advocacy of the measure.

The unfavorable feeling in the South no longer exists, as is indicated by the fact that Judge George W. Stone, for many years chief justice of the Alabama supreme court, came to Washington expressly to urge the subject on the attention of President Harrison.

Judge Stone in a recent interview declared his opinion that the Torrey bill was the best plan of bankruptcy legislation yet proposed, and that its passage would be especially advantageous to the growing interests of the South.—Times, New York.

NO PARTY FEELING INVOLVED.

There was no party feeling involved in any degree, for the bill had no politics in

it, and among its active supporters were and are to be found men of about every party or faction known to our politics.

The only considerable opposition to the bill came from a little group of large dealers with a widely-scattered trade, who, by long experience and methods that may be legal but that are not fair, were able to get more out of their debtors under the wretched State laws than they would under an equitable general bankrupt act.

A MARVEL OF SKILLFUL WORK.

The measure is really a marvel of skillful work. It has been prepared after careful study and consultation with all classes of persons capable of giving sound advice—business men in all parts of the country, lawyers of experience, jurists, and legislators.

The principles that have been followed are very simple and of the highest authority, which will hardly be disputed by anyone competent to form an opinion. Briefly, the purpose of the bill is to relieve honest insolvents of the load they can not themselves discharge after making in the least costly and most expeditious way possible a fair and equal distribution of all the insolvent's assets among the honest creditors.

That such a law is not only desirable but necessary in a country with such vast and complex commercial relations between its citizens, and with over forty jurisdictions, each liable to differ in its laws for the collection of debts from all the others, hardly needs argument.

The only question of any practical importance is whether the Torrey bill is such a measure.

We believe, after careful study of it and comparison with previous statutes in our own country and with like legislation in other countries, that it is. We do not say that it is perfect. We should wish to see it different in some regards; but it is, on the whole, by far the best measure of its kind ever proposed in the United States, and it has the supreme advantage of being heartily supported by all classes of honest dealers whose interests are involved.

TERMS OF GRANTING A DISCHARGE.

In the first place, no insolvent can be discharged from his debts until he has been examined openly as to his business. He must have kept books of account of an adequate character; he must show how his affairs have been conducted; that he has not obtained credit after he was insolvent with the purpose of defrauding; that he has made no unfair disposition of assets, or claims—in short, that he is in fact an honest insolvent. This being shown, no creditor is allowed to have advantage over any other.

Every inducement is held out for an honorable compromise. Delay and cost are carefully guarded against.

As Colonel Torrey, the author of the bill, very tersely and justly remarked: "The bill is designed to enable honest men to do business upon an honorable basis, and to put dishonest men in the penitentiaries."

We believe that the bill will tend strongly to accomplish both these ends. It will make business everywhere safer, more certain, easier, and therefore more profitable, and will be a distinct aid to the general prosperity of the country.

We trust that the business men of the East will lend to their earnest and intelligent friends of the West who are working for this measure all the aid that they clearly deserve.—Times, New York.

AN OBJECT LESSON.

Yesterday morning we published all that was then known of the insolvency of a large ready-made clothing firm in this city. We now venture to invite the attention of our readers to some of the facts in this case, which seem to us well worth consideration as a lesson on the need in this great commercial community of a Federal bankruptcy act, such as was passed by the House in the last Congress.

The firm in question consisted of three brothers, who were active partners, and their uncle, who seems to have been a special partner. Some years ago by the failure of a large house of which they were creditors, they were compelled to come to a compromise with their creditors, and after a reorganization the new firm took over the liabilities of the old one. It was generally believed, and is reported to have been stated by the present firm, that these liabilities had all been met, and that the profits of some $300,000 net had been accumulated. But it now seems that if this statement was made it was not correct, and that the liabilities of the firm are very much larger than their assets, the deficit being stated at from $500,000 to $700,000. It is also reported that the firm has been diverting money in large sums to a brother in Germany, and the principal creditor—a bank—is said to have satisfied itself of this before taking steps to attach the property of its debtor and secure its claim. The bank claim is for some $90,000. Other attachments, for smaller but considerable amounts, were obtained with nearly equal promptness.

What is the result? It is that the larger claimants, or those having the best chance to act quickly, may get their money, and in any case are much more likely to get it than others, while creditors for smaller amounts or less able to strike quickly will lose more, and may lose all. That certainly is not just. The larger creditors, and especially the bank, are precisely

those who could best keep track of the firm's conduct and condition. They assume less risk in extending credit, and have only to be sufficiently vigilant and intelligent to avoid nearly all risk.

In other words, the law favors those who have least need of its protection and gives the least protection to those who most need it.

What makes the injustice more outrageous is that a large number of working men and women are among the creditors who will probably get nothing at all.

We do not blame the bank or the larger creditors for the steps they have taken. They have a right to do what they have done, and in the case of the bank it was a duty as well as a right. But the inequity remains, and the wrong to those who are left with nothing to satisfy their claims can not be denied.

In this instance the mass of the debts appears to have been in New York, but when the debtor is in one part of the country and some of the creditors in another and remote part, or in any other State, the unfairness to which we have referred becomes greater, for the distant creditors are not only less likely to learn the facts promptly, but are less able to act promptly upon them, and are more liable to be baffled by laws and proceedings with which they are unfamiliar.

If the firm that has just failed had done business in the West and got its goods in the East, the New York creditors would, perhaps, see the disadvantages of leaving such matters to State courts more clearly than they do now.

Had the Senate of the United States passed the Torrey bankruptcy bill which was on its calendar there would not have been fourteen attachments on the property of this bankrupt firm with the certainty that some creditors must lose far more than others, and no certainty that any will get back their own.

The property would have passed into the hands of trustees chosen by the creditors and appointed by the United States court. It would have been disposed of in the way most advantageous to all concerned.

The debtors, if honest and shown to have conducted their affairs properly, would have been discharged. If found to have acted dishonestly and for the purpose of fraud, they would have been detected, exposed, and punished, the intent of the bill, as Mr. Torrey aptly said, being to put honest men on their feet again and dishonest men in the penitentiary.

The costs of procedure would have been light and the work would have been done rapidly.

We do not claim for the Torrey bill that it would make fraudulent bankruptcy impossible, but it would make it very risky; it would give every considerable creditor the right to bring the question to a fair trial and a thorough inquest, and all would share equitably in what could be saved. That is better than is possible in the case of Levy Brothers & Co.—Times, New York.

NEED OF A NATIONAL BANKRUPT LAW.

Vice-President E. R. Smalley, of the Kingman County Alliance, one of the local organizations of the Farmers' Alliance in Kansas, gave to the readers of the Press, in a letter published yesterday, a striking proof that Congress ought to enact a national bankrupt law. Speaking of the unjust State laws, which the Alliance is going to repeal when it comes into power, he says:

"We have out here no compulsory appraisement law. A debtor's stock may be driven off and sold at private sale by the creditor for any price his conscience may deem just. A debtor's real estate may be sold for 25 cents per acre and a judgment follow him to the grave for the balance.

"Again, here there is no redemption law. When once, through sickness, bad crops, bad judgment, or what not, a debtor's home is sold without regard to price, syndicates get the land and the investors get a judgment against a broken-down man."

All these State laws which stand in the way of a just and prompt settlement of a bankrupt's estate would be disposed of at once, not only in Kansas, but in all the States and Territories, by the passage of such a national bankrupt bill as the Torrey bill of last year.—Tribune, New York.

IT WILL FREE BUSINESS FROM FRAUD.

The Torrey bankruptcy bill, now before Congress, is aimed to secure a uniform bankruptcy law throughout the United States, which has not been had since the repeal of the national bankruptcy law.

One of the leading features of the Torrey bill is that the power of discharging bankrupts from all future liability for debts is placed in the hands of the Federal courts, but such discharge is not to be granted unless a failure is shown to be free from fraud and dishonesty.

It also guarantees to creditors uniformity and impartiality in the administration of the assets of insolvents.

The great variety of local laws has been a serious obstacle to the transaction of business on a substantial basis, as a man may be free of creditors under the law of one State but liable in another to be jailed for debt, and is apt to become a helpless wreck as a business man.

In fact in many instances this is inevitable, unless he be compelled to make a settlement on whatever basis he is able

and freed by the Federal courts to make a fresh start.

As the laws now stand, the business of a man once bankrupt is on a precarious footing, and it is for the interest of debtor and creditor alike that a law embodying the principles of the Torrey bill be passed by Congress.—Journal, Syracuse, N. Y.

SUPERIOR TO FORMER LAWS.

The Torrey bankruptcy bill does not contain the objectionable features that have made previons laws of this character odious and engendered a prejudice against bankruptcy laws on general principles.

Under the former bankrupt law the officers who took in charge the estate of a bankrupt could dally along until the compensation and fees would absorb the estate, and it was too often the case that they did it.

This bill obviates that serious and well-founded objection, and we believe protects bankrupt estates from such legalized robbery.

We notice that the Torrey bill is indorsed by a large list of business men and business associations in the States and Territories.

The boards of trade, merchants' associations, builders and contractors, and various other asssociations, and a large list of individuals throughout the East and West have given it their indorsement.—Capital, Jamestown, N. Dak.

DEMANDED BY BUSINESS INTERESTS.

The dilatory course of Congress in the consideration of a bankruptcy bill, so much demanded by the business interests of the country, has been the subject of much adverse criticism.

What is believed to be a very good measure, known as the Torrey bill, passed the House last summer and received a favorable report by the Senate Judiciary Committee. But there the bill has tarried.—Commercial Gazette, Cincinnati.

WILL ADD TO CAPITAL OF RETAILERS.

The present Congress will be asked to enact the Torrey bankrupt bill.

Our readers are familiar with the provisions contained in the Lowell bill; and that they may be fully advised upon this latter bill, which, to our mind, is in many respects the superior, we present a bird's-eye index herewith, which enables the reader to at once understand the scope of this measure. The contents of the sections are indicated by the catchwords, as they appear in the index, and nothing appears in the sections except such matter as is thus indicated.

* * * * *

We think that the furniture dealers of the country are directly interested in securing the passage of a bankrupt law.

If the Torrey bill becomes a law it will give to every jobber an assurance that he will receive at least a part of the selling price of every piece of furniture sold.

It will, in effect, add to the capital of every retailer, because the confidence that it will impart to transactions in furniture will increase his line of credit.

It will protect both the jobber and retailer from unfair and ruinous competition by driving out of competition the dishonest men who sell at ruinous rates, make preferential assignments, and then renew business in the name of a relative.

We bespeak at the hands of the coming national convention a very careful consideration of this measure.—Furniture Worker, Cincinnati.

CINCINNATI INDORSES IT.

The Torrey bill, which has been mentioned in the Post's columns several times, has the indorsement of the prominent business men of Cincinnati as well as the foremost business men from every State in the Union. The commercial, industrial, and professional bodies of the nation have all reported in favor of the bill. Col. Jay L. Torrey, author of the bill, is one of the leading attorneys of St. Louis, where he resides.—Post, Cincinnati.

WANTS TO GO INTO BANKRUPTCY.

A reporter of the Post happened to meet last night a drummer and a Kentucky colonel. The conversation turned to the subject of the Torrey bankruptcy bill, now pending in Congress, with the following result:

The drummer said that when the bill is passed drummers can sell twice as many goods as now. The reporter asked why, and the reply was: "It will reduce the danger of losses by failures, and, as a result, manufacturers and jobbers will extend larger lines of credit to all purchasers. It will be as advantageous in a financial way for the retailer as though his grandfather had died and left him an inheritance."

"But," queried the Colonel, "suppose they do not pay?"

The reply was that the proposed law would prevent fraud and favoritism, and that all creditors of equal rights would get their share of the assets when there was a failure, and hence could afford to take greater risks than at present.

The inquiry of the reporter as to how the question of bankruptcy should be determined was answered as follows: "If the debtor tries to make away with his property, or is insolvent and fails to pay his debts, or lets his notes go to protest for $500 or over, and does not extend or pay them in thirty days, he can be sued

in bankruptcy by his creditors just like any other suit, provided three of his creditors, who together have unsecured claims of over $500, join in the suit. If he beats, the other fellows pay the costs; if the creditors win, he will keep the exemptions allowed by his State laws, and a trustee for the creditors will divide out the rest of his property. If the debtor was a square man he will get his discharge and have a chance to start over; if he was a rascal he can be imprisoned for not over two years."

The Colonel interposed to ask whether the accused could have a jury trial, and was told that the right of trial by jury was a part of the law; that the defendant, in both civil and criminal cases, could have a jury to determine the facts of the case, if he wished. The statement seemed satisfactory to the gentleman from across the river, and he said: "What are the other provisions of the bill? By the way," he continued, "how can both parties be helped? I thought that generally one or the other got worsted."

The knight of the grip smiled and answered with a metaphor: "Colonel, did you ever have a row? Of course you did; and even if you worsted the other fellow it was unpleasant and expensive, and did not increase your friends. No doubt you have come pretty near having a row many times and someone prevented it, for the good of all parties concerned. As I understand it, this law will prevent rows between debtors and creditors when they get scared; will keep the fellow who owes money from running away with it or spending the rest of it when he has already lost so much that he can not pay what he owes. On the other hand, it will not let the creditor jump onto the debtor and break him up by trying to take advantage of the other fellows. If there is a case in which a compromise ought to be had, and a majority of the creditors want it, they can force the minority to come in instead of holding out until bought off, as at present."

In explanation of his personal enthusiasm, the drummer stated that he experienced an honest failure some years ago, and that when the law passed he would get a discharge and with the aid of his house go into business.

The Colonel slapped his friend on the back and said, "I like the law, and when you get ready to go into business will back you."

A "nightcap" closed the discussion.—Post, Cincinnati.

FEW BILLS MORE IMPORTANT.

The Torrey national bankruptcy bill is likely to pass without serious opposition.

The bill is a good one, and is just to creditors and debtors alike. It does away with the preferred-creditor abuse, and will expedite the matter of settling up bankrupt properties.

Few bills before Congress are more important to the commercial world than the Torrey bankruptcy bill.—Times-Star, Cincinnati.

PETITIONS POURING IN.

The petitions that pour into the Senate asking for the passage of the Torrey bankruptcy bill is the best possible proof of the value and need of that measure.

The best business men of all parts of the country would not ask for such a measure unless they knew it was what they needed and what would be of general advantage to the business interests of the country.—Leader, Cleveland.

A NONPARTISAN VOTE.

* * * The division upon the Torrey bill on its passage in the House was not upon party or geographical lines. The vote stood 117 yeas, 84 nays, and 126 not voting. The sentiment of the Senate on the measure is not known. * * * —Plain Dealer, Cleveland, Ohio.

THE BEST BILL ON THE SUBJECT.

The Torrey bill stands in better shape to-day than it has been before in years, and one of the committee said last evening that it is the prevalent opinion of members who have given the matter any thought that the objectionable features of the so-called Lowell bill of the last Congress have been so far eliminated as to silence the opposition of a considerable number of men on both sides of the House who have heretofore always opposed bankruptcy legislation.

The Torrey bill is believed to be about as nearly perfect as it is possible to make a bill of this character, and it has been so simplified that there is every reason to suppose that it will pass the House.—Dispatch, Columbus, Ohio.

VIEWS OF HENRY CLAY.

I noticed a few days ago in a Columbus paper a petition signed by 53 business men at Columbus protesting against the bankrupt bill.

The business men who signed this protest certainly could not have examined the bill, or if they did it must have been in a very cursory manner; or perhaps they signed it on account of having no interest in the bill, or to get rid of the persons presenting it.

I can not believe there are any number of business men in the city of Columbus that would sign a protest against this bill if they were acquainted with its merits.

The Torrey bankruptcy bill, which passed the House and is now pending in the Senate, if passed by that body and becomes a law, will decrease the number of failures; increase the amount of assets paid by the estates of insolvents; cause the race of fraudulent mercantile adventurers to disappear; so hold in check that class who make a business of failing as to cause honest merchants to hold the law in great favor; exercise a conservative influence upon compulsory process against honest solvents but pressed merchants, who in the present status of affairs fall victims to a contest between creditors to secure preferences; in effect, increase the capital invested by every retail merchant in the country by giving confidence to trade, and assuring the seller of goods of a collection of at least a part of the price of them; increase, in effect, the capital invested by every wholesale merchant by giving confidence to men engaged in conducting the affairs of the mercantile world; secure to honest unfortunates a discharge from the excess of their indebtedness over the amount of their assets; prevent fraudulent preferences; secure an absolutely square and equitable division of the assets of insolvents to their creditors pro rata quickly and at a minimum cost.

NOT TO RELIEVE FROM PAYMENT.

It is not a bill to relieve an insolvent from paying his honest debts, but, on the other hand, to force him to distribute his entire assets equally between his creditors.

True, it does not interfere with State laws, but wisely provides, as I think, for the exemptions to the unfortunate debtor according to the laws of the State in which he lives.

Honest insolvents will be discharged; dishonest insolvents will be punished. Commercial credit will be extended and the price of commodities reduced. The giving and receiving of preferences will be prevented.

Fraud will be prohibited, and dishonest and insolvent debtors will be required to make a complete showing and a full surrender of their property.

The present bill is an improvement on all former bankrupt laws.

TWO VIEWS HARDLY POSSIBLE.

It does not seem possible that there can be two views as to the duty of Congress to enact a bankrupt law. If there are, the better view is that the duty to do so is plain and that it ought accordingly to be performed without delay.

The creditors of an insolvent would not be financially harmed by his discharge, because the obligations of such a person are worthless, and if he is honest would enable him to endeavor at least to regain his position and to eventually liquidate his indebtedness. If he were inclined to ignore the obligations of his contracts and to follow the selfish instincts, the obligations are worthless anyhow, and the discharge of an insolvent is of no practical detriment to the creditor, and the removal of his embarrassment of indebtedness gives him an opportunity, if he can, to avail himself of past errors or to overcome misfortune and to add to the material wealth of the community in which he lives.

The movement in behalf of this measure is nonsectional and nonpolitical. It is not in the interest of any class, but for the benefit of all classes.

It has been indorsed by the boards of trade of nearly every State in the Union. It is an honest and much needed measure, and should be passed at once.

POWER AND DUTY SYNONYMOUS.

Senator Henry Clay, in addressing the Senate in 1840, said: "Mr. President, power and duty are synonymous. The possession of the exclusive power to pass laws on the subject of bankruptcies by the General Government draws after it a high and responsible obligation and duty to the States, to the Union, and to the people, the performance of which that Government is not at liberty to elude or neglect."

I firmly believe that this bill is just to the debtor and creditor, and if adopted will give a renewed stimulus to the trade and commerce of the country, that it will inspire confidence and extend credit where it is most needed, and that it will establish business of all kinds throughout the whole country upon a more enduring basis.—W. J. McManigal in the Dispatch Columbus, Ohio.

HAS A TWOFOLD OBJECT.

The objects of bankruptcy legislation may be said to be twofold—to protect the creditor against fraud and to protect the debtor against those sudden reverses of fortune which are inevitable under our present widely extended system of credits.

Many a man fails, through no fault of his own, because of a sudden panic, the causes of which are unknown and unforeseen. It is to the best interests of society that such persons, when honest and able, should not be punished for their misfortunes.

Any law which allows them, after having made all possible satisfaction, to return again to active business as soon as possible, is good and useful. Such is the Torrey bill.

We feel confident that acquaintance with its practical workings would but demonstrate its superiority over previous efforts in the same line.—Herald, Dayton.

THE APPEALS CAN NOT BE IGNORED.

* * * The appeals from business organizations all over the land can not be ignored by the new Congress.—Register, Sandusky, Ohio.

INDORSED EVERYWHERE.

The Torrey bill has been indorsed by numerous commercial bodies all over the country.

The insolvent laws of the different States are by no means uniform and many of them are extremely unsatisfactory in their workings, especially those which allow debtors to make outrageous preferences, which simply serve to cheat distant creditors out of their dues.

It is a simple matter of justice to the commercial world that there should be a uniform, national law securing a just distribution of assets among all creditors.—Blade, Toledo.

BANKRUPTCY LEGISLATION.

From 1800 to 1805 a national bankruptcy law was in operation. A second law was in force from 1841 to 1843, and a third from 1867 to 1878.

In 1880 Judge Lowell, of the United States circuit court, framed a bankruptcy bill, which in 1884 was passed by the Senate, but was dropped by the House because it was thought to be too favorable to Eastern capitalists.

Last December the Torrey bill, which has recently passed the House and gone to the Senate for action, was introduced, and on April 12 reported from the Judiciary Committee. * * *

A general law will put all creditors on the same footing. There will be no opportunity for favored ones to gain an advantage, and fraudulent failures will be greatly reduced.—Oregonian, Portland, Oreg.

DEBTORS AND A BANKRUPTCY ACT.

Nothing is more curious in the history of legislation under a representative government than the peculiar notions of equity that now and then obtain and the blind way in which they influence action without the slightest regard to facts. An instance is in the opposition to the Torrey bankruptcy law on the ground that it is hostile in its operation to the interest of the "debtor class."

THE EXACT OPPOSITE OF THE TRUTH.

If we accept as the debtor class the men who in every part of the country buy goods of any kind on credit, which we suppose to be about what the opponents of the bill have in their minds, what is their interest? Is it not clearly that they shall be able to get credit for as much merchandise as they are likely to be able to sell at a fair profit and get pay for? Is not that above all other things the one which would be the most to their advantage? The answer can hardly be doubted.

Well, without a national bankruptcy law the seller to whom they apply for credit must take his chances of getting paid, first, from the honesty of the debtor; second, from his success in business, so that he can pay if he wishes to; and finally, if from misfortune he is unable to pay in full, from the means afforded for collection by the laws of the State in which the buyer lives.

If the seller lives in our State and the buyer in another, he knows that these means of collection are very uncertain. Another creditor, living in the same State with the buyer, has much better chance of getting a judgment, and may easily use up all the debtor's assets. Then if the debtor be not honest, there are many opportunities for fraudulent collusion, and in any case the means of collection are expensive and troublesome.

Nor does the debtor necessarily fare any better for these disadvantages of the creditor. Under the laws of any one of many States his business may be closed up by an attachment, he may be greatly injured in property, and—what is the equivalent of property—in business reputation; or he may practically be ruined by legal proceedings against which he has no adequate defense. And this may happen when, with a little time and a chance to continue his business, and "turn himself," he might pay all his debts and have a decent chance for making a living or a fortune afterwards. It is plain under these conditions that the seller will be cautious about giving credit.

He will "discount" the risk of loss. He will give a shorter "line" of credit, and he will add something to prices as an insurance against loss. He is bound, if he be a prudent and honest merchant, to take all these precautions. It is the only way in which he can be reasonably sure of success in carrying on his own business and in meeting his own obligations.

These conditions, therefore, are not to the interest of the debtor class. They hamper it. They prevent it from doing as much business or making as much money as it otherwise would.

Any measure that does away with these conditions is a benefit to the debtor class and to the creditor class as well.

It reduces the risks and losses and difficulties of doing business for both classes, and tends to make all business more profitable, more active, and more general, because safer, simpler, and easier.

This is exactly what the Torrey bankruptcy act does. It provides a legal method by which, when a business man, without dishonesty on his part, becomes

unable to pay his debts in full, his assets may be ascertained, divided pro rata among all his creditors, without favor to any or undue loss to any, and the debtor may then receive a full and perpetual discharge from the unsatisfied portion of his debts and may begin his business life over again.

The machinery by which this is done is as simple and inexpensive as it can be made, and the fairness of the division to all persons interested, debtor and creditors alike, is secured as completely as it is possible.

Every opportunity is given for the creditors and debtors to reach a compromise among themselves, which the law sanctions and carries out. All legal proceedings under the law are made as simple and effective and untechnical as practicable. The power of any one creditor to threaten or oppress a debtor is guarded against. The whole purpose of the law is to reach an equitable, fairly speedy, inexpensive, and complete settlement of the insolvent's estate and to set him upon his feet again. What could be more desirable for debtors than this?

How can any reasonable man say that any honest debtor suffers, that in fact he does not greatly benefit, by such a system? In reality, it seems as if there were a class in our legislatures, national and State, who have a very odd notion of the interest of the debtor class, who imagine that that interest consists solely in escaping payment.

Now, that is the interest of dishonest debtors, but not of the debtor class. On the contrary, the latter, as a class, suffer from every instance in which dishonest ones escape payment. because every such instance injures credit and increases the difficulties of doing business.--Times, New York; copied by Item, Allentown, Pa.

LIBERAL AND YET JUST.

National, State, and city boards of trade are now moving, as by a common inspiration, for passage by Congress of a law for the regulation of bankruptcy that will be liberal to the bankrupt and just to his creditors, protecting the first from harsh and crushing proceedings calculated to ruin an honest man, and assuring the last what is due them, as this can be gained under proper forms of law.

A bill prepared by Colonel Torrey, of St. Louis, is attracting attention not only from boards of trade, but from the people more directly interested, and the press is ably discussing and approving the measure.

Colonel Torrey's bill covers points never touched in similar legislation in the United States or Europe.

Each section of the bill has a catchword, and clearly indicates the contents of the section, and nothing will be found in any section unless its presence is indicated by the catchword. Sections are numbered severally from 1 to 71.

Business is expedited in every conceivable way by the provisions of the Torrey bill. * * *

The Torrey bill was presented to President Harrison by a committee of commercial bodies, able addresses being made on the occasion.

Among those who then spoke were Col. James O. Broadhead, chairman of the committee; John M. Bartlett, of Minneapolis; Hon. Louis Bush, president of the New Orleans Board of Trade; Hon. John H. Doyle, president of the National Bar Association; Leonard J. Gordon, president of the Board of Trade of Jersey City, N. J.; B. F. Johnson, of Richmond, Va.; W. J. McManigal, of Ohio; Edward C. Rogers, president of the American Paper Manufacturers' Association of the United States, and Hon. W. G. Whipple, mayor of Little Rock, Ark.

There seems to be no question as to the practical character of Colonel Torrey's bill, in the spirit of equity with which it deals with the important matter around which it seeks to place legal guards that will assure every interest and right involved, and when it comes before Congress, we repeat, there now seems to be no doubt, in circles where it is understood, of its passage through both branches, with few, if any, alterations.—Independent, Harrisburg, Pa.

MEASURE IMPERATIVELY DEMANDED.

That such a law is imperatively demanded every business man in the country knows. The commercial classes have demanded such a measure for years. Boards of trade and commercial bodies all over the land have petitioned Congress for years to pass such a law.

It is an honest man's bill, and no business man who really cares for his credit can consistently oppose it.

It is expeditious, cheap, and deals fairly with the debtor and all the creditors.—New Era, Lancaster, Pa.

WILL INCREASE DIVIDEND OF ESTATES.

When the Federal Constitution was formulated a provision was inserted reserving to Congress the sole power to enact a bankruptcy law, and the States were forbade impairing the obligation of contracts, and as a result an adequate law can only be furnished the country by Congress.

The Torrey bill fills the requirements, and there seems to be no reason why it should not go through without serious opposition.

A good feature of the bill is that it is designed to be administered with altogether different results from the old law,

The officers are so compensated as to make them hurry to close up an estate as soon as it can be done with due deference to the best interests of the creditors.

Under the former act the officers were all compensated in a way that interested them in prolonging the administration.—Call, Philadelphia.

WHAT IT WOULD ACCOMPLISH.

The Torrey bankruptcy bill should be placed on the statute books. The bill, which is so called from its enthusiastic framer and promoter, Mr. Jay L. Torrey, of St. Louis, has elicited golden opinions from the leading business men, boards of trade, and the various commercial institutions all over the country.

With such a consensus of opinion in its favor, no factious or selfish opposition should be permitted to interfere with its passage.

In a great country like ours, with its enormous volume of business, its gigantic commercial interests, and its enterprising and speculative business men, numerous and oft-recurring cases of bankruptcy are absolutely unavoidable, and such being the case, the want of a general, uniform, and equitable bankruptcy law is little short of a national grievance.

However perfect State laws may be, where business operations are so extensive and scattered such laws are insufficient, and in many cases unjust. They leave distant creditors in a state of perpetual insecurity well calculated to lessen confidence and check the expansion of business.

The Torrey bill is the only legislative enactment now necessary to make the laws pertaining to debtor and creditor all but perfect, and its passage would mean much for the financial interests of the country.

It is admitted by all to be a just measure, admirably drafted by an able and experienced lawyer of good business judgment and fine executive ability.

It would, if passed, relieve business men generally of a good deal of anxiety, prevent many unnecessary losses, stimulate commerce, and give a wholesome impetus to enterprise and speculation.—Commercial List and Price Current, Philadelphia.

THE NATIONAL CONFECTIONERS.

Mr. PECKHAM. Mr. President and gentlemen, I have the pleasure of introducing to you Mr. Torrey, the author of the Torrey bankrupt bill. [Applause.]

Mr. TORREY. Mr. President and gentlemen, it affords me pleasure to be the recipient of your kindness, and to speak of the bankruptcy agitation and the bill which was before the last and will be before the next Congress.

At the conclusion, I will ask the members present to make any inquiries that they may desire upon any branch of the subject.

You will be interested to know that the first of two conventions which resulted in the promulgation of the Torrey bill was held in this room.

Two years ago there assembled here an earnest and aggressive body of men. They were the representatives of the commercial bodies of the country and honest insolvents. The sole purpose for their meeting was to take steps to secure the enactment of a bankrupt law by Congress as contemplated by the Constitution.

The first convention, after several days' session, adjourned to meet at Minneapolis in the fall of 1889.

At the second convention a bill was adopted and named the Torrey bankrupt bill. That measure has since been before the country, and has been indorsed by hundreds of leading commercial bodies. A large number of national bodies like your own have put their seal of approval upon it. Vermont, Nevada, and Idaho are the only States in which it has not been indorsed by commercial bodies. Bodies in all of the other States have indorsed the measure, and petitions have been sent from all the States. * * *

It is necessary to go to Congress for such a law, because the framers of the Constitution inserted in that instrument a provision that Congress should have the power to enact uniform laws upon the subject of bankruptcy. The same instrument prohibited the States from impairing the obligation of contracts. The result is that the States can not pass a bankrupt law under which an honest man can be discharged from his debts owing to creditors residing in another State.

There are many theoretical advocates of a uniform commercial law in all of the States as the result of separate State enactment; as a practical proposition that result is impossible. In addition you have the added impossibility of having adequate State laws upon the subject.

We must, therefore, appeal to Congress for the desired law, and must continue to appeal until that body enacts the desired measure.

Our earnest endeavor has been to formulate a practical and fair law; one that would protect alike the rights of the debtor and the creditor. We believe that we have succeeded, and the indorsements we have received for the measure bear overwhelming testimony to our success.

VOLUNTARY WITHOUT INVOLUNTARY BANKRUPTCY.

In some quarters persons who are thought to be enemies of bankrupt legislation in any form are advocating the passage of a voluntary bill—that is, one

which would permit a debtor to deliberately prepare for bankruptcy, and then file his petition, without the possible interference and filing of a petition by his creditors during his preparations for the taking of that step. We think the passage of such a law would be hurtful of the best interests of the people whose interests are sought to be served by such a law.

The bill in question consists of a perfectly fair voluntary law and a perfectly fair involuntary law so interwoven that the only difference between them is as to who files the petition; that is to say, a person, firm, or corporation who files their own petition is referred to as a voluntary bankrupt, while one against whom a petition has been filed by his creditors is an involuntary bankrupt. The rights and responsibilities are the same; the sole difference being that as stated—who files the petition.

You can not compel a creditor to part with his goods, and, on the other hand, you can not compel a debtor to purchase them—that is, the transaction is purely voluntary upon the part of both parties to it.

RECIPROCAL RIGHTS OF DEBTOR AND CREDITOR.

The amount owing by the debtor is the amount due to the creditor; so that if you were to take the aggregate of all of the amounts owed by debtors it would exactly equal the aggregate of the entire amount outstanding by creditors. It therefore seems perfectly conclusive that the rights and responsibilities should be reciprocal between the two parties to the transaction. It would therefore be manifestly unjust to legislate in behalf of one of the parties to the transaction to the exclusion of the rights of the other.

Let me state the same proposition in a different way: Each of you purchase given articles and thereby become a debtor; you in turn sell them, and, with reference to the identical articles, thereby become a creditor. Would it be fair for you to have rights as against the person from whom you purchased the goods without having corresponding rights as against the person to whom you sold them?

We are endeavoring to secure the enactment of a perfectly fair measure, and have therefore provided for equal and exact justice between debtors and creditors in their every relation.

TWO GENERAL CLASSES.

The acts of bankruptcy are divisible into two general classes—the one consists of acts which indicate dishonesty and the other gives evidence of unquestioned insolvency.

It is thought that if a debtor to whom credit has been extended has been guilty of dishonest acts with reference to the property, and is endeavoring to put it beyond the reach of his creditors, that they ought to have an opportunity to collect the amount due to them.

On the other hand, if a debtor has become insolvent so that he can not pay 100 cents on the dollar, the creditors ought to have an opportunity to say whether they will take such a per cent as the estate can pay or extend the time for the debtor and give him an opportunity to try and make good his contracts.

To the creditor, in a financial sense, it is immaterial whether the depreciation of his debt is due to the dishonesty, misfortune, or incompetency of his debtor.

* * * * *

We earnestly believe that the enactment of the bill will redound to the best interests of the whole people. [Applause.]

A DIALOGUE.

Mr. President, I shall be glad to answer any questions which may be asked.

Mr. HOOKER. What provision is made for the bond of the trustee?

Mr. TORREY. The creditors fix the amount of the bond of the trustee; he must have at least two bondsmen; each of them must make an affidavit to the effect that he has unincumbered property worth at least the amount of the bond. If the court is not satisfied that the affidavits are true, additional evidence may be taken as to the property qualifications of the bondsmen.

Bonds will be filed in court, and may be sued upon by parties who claim to have been injured by the breach of them.

Mr. HOOKER. How is the amount regulated?

Mr. TORREY. The creditors at their meeting fix the amount.

Mr. BARNETT. Must a person owe as much as $500 before he can become a bankrupt?

Mr. TORREY. That is the amount fixed in the bill for involuntary bankrupts. There is no limitation as to voluntary bankrupts.

It was thought that it would not be worth while to provide for the administration of the estates of involuntary bankrupts who do not owe at least that amount because of the expense incident to the administration.

Mr. PERKINS. Is there anything in the bill that has the effect of quashing any proceedings that may have been begun in State courts in anticipation of the effect of the bill upon creditors or debtors in the United States?

Mr. TORREY. Do you refer to proceedings in assignment or in attachment?

Mr. PERKINS. For instance, I will say in attachment. A creditor may commence proceedings in attachment and so prevent a collection of the claims of other cred-

itors in other States. My question is whether, under this bill, anyone can go into a United States court and set aside proceedings which might have been begun in a State court.

Mr. TORREY. Yes, sir. An adjudication in bankruptcy will result in a transfer of the assets to the jurisdiction of the Federal court in cases where assignments have been made under a State law. It will result in a setting aside of attachments which have been levied within four months prior to the filing of the petition.

All suits will be stayed until the administration of the estate, unless the court shall direct that they shall be prosecuted for a determination of matters in controversy.

One of the chief purposes of the bill is to prevent and set aside preferences and provide a pro rata distribution of the estate to the creditors of the same class.

It is thought by our friends that the giving and receiving of preferences is pernicious. Let me illustrate the matter in this way: If it were to be rumored here to-day that a debtor of a number of you was being pressed financially, you would hurriedly telegraph to have him attached, with the thought that if you succeeded in attaching first you would collect dollar for dollar of your indebtedness, while creditors who were not so prompt would not be likely to succeed in collecting any part of the amount due.

The necessity for this kind of precipitate action, in order to preserve your rights, frequently results in the financial ruin of men who are honest and who, under ordinary circumstances, would be able to pay the entire amount due from them.

Does it not occur to you, as business men, that it is exceedingly unfortunate that under the laws of most of the States you can not have a creditors' meeting, because if the creditors are invited to come to a meeting they know that there is trouble on hand, and as a result endeavor to secure preferences by attachments prior to the date of the meeting. If they are successful, they of course do not attend the meeting and will not accept any terms of compromise. As a result, commercial death is very much more prevalent than it ought to be, and the aggregate dividends received by creditors are very much smaller than they would be under a wise and just law.

If this law was in force it would not be necessary to issue attachments in the event of rumored financial distress. There would be plenty of time to deliberately look into the circumstances of the debtor, and if he was honest there could be a meeting of the creditors for the consideration of his and their best interests. If he was dishonest his property could be taken possession of, upon the giving of a bond by the creditors, until the adjudication.

We think that one of the greatest benefits which will accrue to the people under this law will be the strengthening of credit.

Each of you probably owe material men and laborers large amounts, and in turn there are large amounts due to you from people to whom you have sold goods. It is probable that these amounts are very much larger than the stock of goods that you carry on hand.

You are, therefore, greatly interested in any law which will strengthen your credit and enable you to buy larger quantities of goods upon more favorable terms, and which will prevent a panic among your creditors, which would, perhaps, result in your destruction.

On the other hand, you are equally interested in a law which will enable you to collect the amount due, or as large a per cent thereof as possible, from the various people to whom you have sold merchandise.

The enactment of the law will therefore promote your best interests by strengthening the credit of those who are you debtors.

Mr. CROFT. What does the bill provide in regard to preferences?

Mr. TORREY. I was asked yesterday by one of your members what would become of confidential creditors in the event the bill became a law, and I answered that we hoped that the remnant of that class would be collected as specimens for dime museums. [Laughter and applause.] Preferences will be prevented; such as are received must be returned to the trustee of the bankrupt.

We do not expect that every insolvent debtor will pay 100 cents on the dollar, or that every person guilty of dishonest acts will be put in the penitentiary, but we do expect that under this law estates will pay as large dividends as possible, and that the great bulk of actual offenses will be punished.

Mr. SIBLEY. Mr. President, I believe that the Torrey bill knocks out the uncles and the aunts and the cousins forever. [Laughter.] I move that a committee be appointed to prepare suitable resolutions in indorsement of the bill.

Mr. BARNETT. I move that a vote of thanks be tendered Mr. Torrey for his able explanation of the bankrupt bill.

The motion of Mr. Barnett was agreed to.—Confectioners' Journal, Philadelphia.

THE PHILADELPHIA DRUG EXCHANGE.

Speaking of the Torrey bankrupt bill, we find the following language used by one of the oldest and most influential business organizations in the country, the Philadelphia Drug Exchange:

"Of great importance to many thousands of business men who, from various reasons, are prostrate under the burden

of debt, is the subject of legalized relief through Congressional enactment. This question has, for several years, been exercising debtor and creditor in an almost equal degree.

"THE LAND STREWN WITH WRECKS.

"The land is strewn with financial wreckage. It is scarcely saying too much to assert that, judging from the proportion of business failures in this country, there are probably in every business street of every city therein men hopelessly involved in an indebtedness the discharge of which, without national legislation, is impossible.

"Many of these unfortunates have been waiting long years for release from this bondage of the beggary of debt, hoping for relief that they may again start afresh and remove if possible a portion at least, if not all, of the weight under which they must otherwise for life remain.

"Names once honored in business circles might again be known as those of energetic and enterprising men, foremost in everything just and honorable if opportunity was afforded for them to rise again.

"They ask the opportunity, and protection under that opportunity, to recover and breathe freely once more.

"THAT UNWORTHY MEN MAY BE BENEFITED IS NO ARGUMENT.

"It does not weaken the argument in favor of the passage of a national bankrupt bill that, through its merciful provisions, many unworthy debtors might reap undeserved advantages. That is doubtless unavoidable; but that it is so is no reason why the thousands who are honest in principle and honest in purpose should be sacrificed to hopeless and lifelong thraldom because the hundreds of unworthy might escape deserved punishment through the operation of the same law.

"The few will, perhaps, be made no better either by relief or delay, as in any case they will not pay their debts, or any portion of them, if it is possible to avoid doing so. If they intend to defraud their creditors they will find means to do so, as no human legislation can make them honest.

"The honest debtor will pay his debts when he can, and accepts legal relief only as a means to that end, knowing full well that while law can aid him, no law can absolve him from the discharge of a moral obligation, and that under any circumstances his indebtedness remains imperative until his creditors are paid in full.

"THE SUBJECT RECEIVING GRAVE ATTENTION.

"This subject is now receiving the attention its gravity demands, and the time seems ripe for positive action.

"Creditors, in the main, are disposed to consider their debtors' misfortunes with kindly eyes, and are heartily cooperating with them and all interested parties in urging the speedy passage of a national bankrupt act.

"This bill is strongly indorsed by the principal trade organizations of the country; and it is conceded by those who have made themselves familiar with it to possess in a superior degree the advantages of an equitable and economical distribution among creditors of a bankrupt estate; the honorable discharge of an honest bankrupt; the prompt punishment of fraudulent debtors, and a joyful escape from the legalized robbery which heretofore has in so many cases absorbed, in a large degree, the assets of a bankrupt in official fees and extortionate charges." * * * —Drug, Oil, and Paint Reporter, Philadelphia.

THE SIMPLEST AND MOST ECONOMICAL.

The Torrey bankrupt bill is the simplest, most economical, and equitable measure that has been framed on this subject.

That it is almost universally demanded by the commercial classes of the United States is evidenced by the large number of resolutions of boards of trade and other commercial bodies and petitions of individuals that have been filed in both Houses of Congress requesting its passage.—Inquirer, Philadelphia.

PREFERRED CREDITORS.

While there has been no widespread commercial depression in the country at large, yet the number of failures and assignments of supposed sound business firms in this and other large cities throughout the country has attracted general attention. This has been on account of the large sums due to what are denominated "preferred creditors," who are no more or less than relatives or close friends of the defaulting firm, to whom judgment is confessed in large sums for real or supposed borrowed money.

In the absence of any general bankrupt law the different States are left to adjust those amounts between bankrupt firms and their creditors, in accordance with the prevailing statutes in operation in the several States, all of which give the widest latitute for dishonest and defaulting firms to escape the just penalty of their doings in defrauding the bulk of their creditors of their just claims.

In the absence of any Federal bankrupt law among the forty-four States in the Union there are not two that agree in the manner in which the assets of defaulting business firms shall be adjusted and settled.

It is of the utmost importance for the

general good, especially as this is entirely outside of partisan politics, for the present Congress to enact a bankrupt law in accordance with the provisions of the Constitution, so as to secure to creditors an honest and equitable distribution of the effects of defaulting business houses.

The Torrey bankrupt law is a good model for the present Congress to consider. Under this law justice is done alike to an honest bankrupt and his creditors. By its processes an honest failure means an honest and equitable distribution of the unfortunate debtor's effects among his creditors—pro rata in accordance with the claims of each creditor.

As it is under the present State laws, in the absence of a general Federal law, any business man who finds himself in a financial strait can very easily find some relative or friend whom he can make a preferred creditor on the plea that money had been loaned.

What makes many of these cases the more suspicious that premeditated fraud was intended lies in the fact that after these preferred creditors have had their alleged claims settled there is little or nothing left in the way of assets to divide among the real creditors, leaving the inference that the goods have been disposed of in a surreptitious manner with a premeditated design to defraud.

In view of the above facts, which are indorsed by the almost unanimous voice of the leading journals throughout the country, the only relief is in the passage of a uniform bankrupt law by Congress in accordance with the provisions of the Constitution that will secure a fair and equitable distribution of an honest debtor's effects and provide for the punishment of dishonest defaulters, who seek to evade the just payment of their debts by means of preferred creditors.

MORAL RESPONSIBILITY.

While the Item indorses the legal acquittance of an honest but unfortunate debtor from all claims after surrendering his effects for a private distribution among his creditors, it by no means desires to be understood as advocating the total moral acquittance of a debtor, though not legally liable, if he at some future time acquires the means to discharge his old debts. Although not legally liable, he is still morally responsible.

A CASE IN POINT.

The editor well remembers a case in point. During the great financial panic just before the war, under a somewhat crude and vague bankrupt act, a well-known business man carrying on a large industry in this city received a legal acquittance from the court.

Several years afterwards the unfortunate bankrupt became successful in business, and, sending invitations to all his old creditors to a dinner, placed on the plate of each guest an envelope containing a check for the full amount of his claim, including interest on same up to date.

In view of the general prosperity of the country at the present time, too many business failures and assignments are occurring in which preferred creditors gobble up all the assets, leaving the honest and legitimate creditors out in the cold.

While the Item does not undertake to make any special accusations, yet so many of them savor of dishonesty and fraud as to call loudly for a general bankrupt law to protect alike honest, unfortunate business men or firms and their creditors.—Item, Philadelphia.

FOR COMMERCIAL HONESTY.

Not so much in the interest of what the board of trade calls "commercial morality" as in the interests of that much narrower commodity, commercial honesty, should a national bankrupt law be passed by the Congress which assembles in December.

The growing commercial relations between the States, with the increase in population and the development of new industries, demand that the manufacturer and merchants who part with their goods to be sold in other States should be equally secure with the manufacturer and merchant creditors resident in their State.

The insecurity now felt on account of the difference in the bankrupt laws of each of the several States has a tendency to confine trade into much narrower limits.

The preferred creditor fraud, with its long train of rascality, will be entirely overcome by the adoption of such a law, and trade will be stimulated to an unprecedented degree.

The careful business man who hesitates now unless the standing of the purchaser is A No. 1, will be willing to run a fair business risk the moment he understands that he runs even chances with the nearby creditors of getting a pro rata share of the assets of a bankrupt.

There are a number of vultures hanging on to the outskirts of trade who are bound to defraud the less vigilant, but this number will be reduced to a minimum as soon as the quibbles which pettifogging lawyers now make use of on account of their knowledge of the defects of the law of the State in which they practice are overcome by the passage of a law which applies equally to all the States.

The sympathy of the community can always be commanded for the honest

bankrupt who is overwhelmed by misfortune, or who even makes a mistake of judgment, thus bringing ruin upon himself.

No manufacturer or merchant has a disposition to push such a one to the wall and condemn him to a life of inactivity, and perhaps poverty, on account of that misfortune. They much rather prefer to take a pro rata of the amount due them, with the hope that future sales will make up the loss.

The average American or foreigner who becomes imbued with American ideas has a perfect horror of being beaten. It wounds his pride to think that he is not a better judge of human nature. He will trust to his innate sense and take chances every time on his judgment, if he feels he has an even show for his money with others who have credited the bankrupt.

A national bankrupt law will not only place him in that position, but it will render his chances of being "beaten" less for the simple reason that it will make the business of those who now follow up bankruptcy for a living too odious to be classed as a respectable method of making a livelihood.

Give us Judge Torrey's national bankruptcy bill by all means. It will make trade hum throughout the length and breadth of the land by inspiring confidence, which, after all, is the foundation upon which commercial prosperity is built.—Item, Philadelphia.

DRAFTED WITH GREAT CARE.

* * * The prejudice which has been manifested against a national bankruptcy law, in so far as it is honest and not inspired by the desire to encourage dishonest debtors to cheat their creditors, has arisen in nearly every case from the experience of the country with the ill-advised, clumsy, and expensive law of 1867.

But evidently the failure of a weak law, carelessly framed, is no argument against that uniformity in the bankruptcy code which can only be gained through a national enactment. * * *

The Torrey bill was drawn with great care, and it is strong and simple enough in its provisions to meet with the general indorsement of commercial bodies in all parts of the country. It will, if passed, prevent many frauds and much of the plundering that is now possible under the forms of law.

As a measure in the interest of common honesty it is worthy of the warmest commendation, and ought to become a law without difficulty.

Business men, of all sections, who are familiar with it, indorse its provisions; and, under it, if enacted, commercial transactions would have a higher tone.—News, Philadelphia.

OPINIONS OF PHILADELPHIA BUSINESS MEN.

* * * Mr. Frederick Fraley, president of the National Board of Trade, said: "The National Board has for some years favored the exercise by Congress of the sole power conferred upon it to enact a bankrupt law.

"Last year a memorial was passed favoring the Torrey bankrupt bill, and this year it was indorsed.

"WOULD PREVENT PANICS.

"The presence upon the statute books of an absolutely fair bankrupt law, such as that proposed, would go far toward preventing, in my judgment, panics and periods of financial depression. The trouble usually is not a want of money, but a want of confidence. A law, therefore, that guarantees the rights of all parties to commercial transactions would necessarily stimulate commerce and redound to the best interests of the people at large."

ALL INTERESTS WOULD BE ADVANCED.

Mr. E. S. Scranton, manager of R. G. Dun & Co. in this city, said: "The number and character of commercial failures during the past year has emphasized the necessity for a uniform, equitable bankrupt law.

"The Torrey bill is universally conceded to be a fair measure, and it would seem that the interests of all parties to commercial transactions would be advanced by its enactment."

A BANKER COMMENDS IT.

Mr. Samuel S. Sharp, president of the Penn National Bank, said that the bank is "in favor of legislation calculated to prevent the perpetration of fraud and insure fair dealing, and hence favors the enactment of the Torrey bankrupt bill.

"I regret to think," he said, "that the banks have not taken a very active interest in the promotion of the proposed legislation, as they are interested above and beyond other institutions in the enforcement of absolute integrity in all transactions.

"The debtors and creditors of the country need such a law, and I earnestly hope that the bill will be passed, and shall do all in my power to bring about that result."

BUSINESS SENTIMENT FAVORS IT.

Mr. Benjamin S. Janney, jr., of Janney & Andrews, remarked that the sentiment of the great masses of the business men of the country seemed to favor such a bill; that he had observed at the recent meeting of the National Board of Trade, by which the bill has been indorsed, that

what little opposition there was to the bill was not from any particular section nor from any class, but was in its nature spasmodic.

PREFERENCES EVENTUALLY BENEFIT NONE.

Mr. Henry M. Steel, of E. T. Steel & Co., said: "Our house is in favor of fair dealing between the creditors of a common debtor in the event of insolvency or wrongdoing.

"We do not think that the giving or receiving of preferences is best calculated to advance either the interests of the givers or the receivers in the long run, and, therefore, are in favor of the passage of the Torrey bankrupt bill at the present session of Congress."

PLEASED WITH THE REPRESENTATION.

Mr. Edward H. Hance, of Hance Brothers & White, expressed his views as follows: "I was one of the delegates to the Torrey bankruptcy convention at St. Louis, and was very much impressed with the honesty of the representatives of the commercial bodies composing that assembly.

"Judge Torrey, the author of the bill, has proven, by the work done in behalf of the commerce of the country, not only to be an able, laborious, and painstaking lawyer, but to be a man of good business judgment and fine executive ability."

READILY AND CHEAPLY ADMINISTERED.

Mr. Samuel Wagner said of the Torrey bill: "It is a meritorious measure, has been very carefully drafted, protects alike the interests of all parties to bankruptcy cases, and, if enacted, will be, I think, readily and cheaply administered."

PROMOTED WITH RARE BUSINESSS JUDGMENT.

Mr. Henry A. Fry, of Henry A. Fry & Co., wholesale grocers, who attended the conventions at St. Louis and at Minneapolis of the representatives of the commercial bodies of the country, said of them: "They were thoroughly representative, and the delegates were anxious to secure honest legislation which should fully protect the rights of debtors and creditors in all parts of the country.

"The executive committee is composed of thoroughly representative men in all parts of the country."

INSURES EQUITABLE PROCEEDINGS.

Mr. William R. Tucker, speaking of the attitude of the board of trade, of which he is secretary, said: "This body is thoroughly committed to the bankruptcy bill.

"Our members feel that in the event of financial trouble the proceedings should be conducted according to rules of equity, as provided in that bill."—Public Ledger, Philadelphia.

NATIONAL NEED OF A BANKRUPTCY LAW.

The recent heavy failures which have occurred call to mind the fact that there is not yet upon the national statute books a law upon the subject of bankruptcy as contemplated by the terms of the Constitution, which provides that Congress shall have the power to establish a uniform law on this subject.

Under the present system each State has its own insolvent laws, and there must necessarily be a feeling of insecurity on the part of the merchant or manufacturer who gives credit to a distant customer. Such legislation, being confined to the limits of the State in which it is enacted, is naturally favorable to the local creditor, and in nearly every case of failure preferences are given to the home creditor, or to a relative, while the distant creditor is left to shift for himself.

What the nation needs, and what is now in the minds of many of the leading thinking business men of the country, is a uniform law which would afford equal protection to the local as well as to the distant creditor. This feeling has been responded to in the popular branch of Congress, which in July last passed the Torrey bankruptcy bill.—Record, Philadelphia.

AN IMPORTANT MEASURE.

A measure of prime import to business men everywhere is the Torrey bankrupt bill. The bill has met with approval from all the commercial bodies of the country, and Judge Ezra B. Taylor, of Ohio, and other eminent jurists think it is a perfect law, and will give all the requisite relief to failing business men, with security to all at interest.—Taggert's Times, Philadelphia.

IN THE INTEREST OF MORALITY.

If anything is more necessary than another for the welfare of the country's business, it is a general bankruptcy law which shall give common security to those who represent the financial and commercial interests of the country.

At present each and every State has its bankruptcy act, no two of which are similar, and nearly all of which are especially defective in allowing the debtor to prefer his creditors. This provision is particularly pernicious, in that it directly encourages fraudulent bankruptcy and places the creditor at the mercy of his debtor.

CREDITORS AND DEBTORS NEED IT.

A national, uniform act of bankruptcy is needed to protect not only the creditor class, but the honest debtor class.

The very object of such a law is that, while it offers a measure of security to the creditor, it shall afford protection to the debtor from the oppression of the grasping, unscrupulous creditor.

It is not desirable that the business man who fails shall never have another chance to recover his position; that his old obligations shall forever bear upon him, keeping him down, and subjecting him to lifelong inactivity and poverty. The spirit of the bankruptcy policy is to give him a chance to rise by taking the load of debt from his shoulders.

But it is not intended that the dishonest business man shall be tempted to fail through the facilities offered him to decide who shall or who shall not share in the division of his assets.

Under existing State laws, or those which permit preferences to be made, a premium is offered to the unscrupulous trader, and he is often enabled to get rich, not by success in legitimate business, but in dishonest failure again and again repeated.

Judge Torrey's excellent bill allows no preferences, and it is as fully protective of the debtor as of the creditor class. As it is not in any sense a partisan bill, or one into which it is possible to inject partisanship, there is no good reason to suppose that it will not fare as well in the present House as in the former one.

It should fare better in the Senate of the new Congress than it did in the old one, for the reason that it is more greatly needed now than it was previously.

The list of bankruptcies unfortunately grows apace, and the financial and mercantile classes require that their interests shall be not only protected but encouraged. To do that is not only the province but the duty of Government.

Judge Torrey's bill is confessedly one of the very best that has been presented to Congress; it has received the indorsement of every respectable trade organization in the country, and it has met with virtually no opposition outside of Congress.

In the House it has been once approved, and by both House and Senate it should be made law at the coming session.—Telgraph, Philadelphia.

PERFECTLY FAIR IN ITS TERMS.

* * * By unanimous consent the Torrey bill is conceded to be comprehensive of the subject, simple and plain in its terms, perfectly fair in its provisions, and, if enacted, promises to promote and foster credit, diminish fraud, secure the quick and inexpensive administration of bankrupts' estates and emancipate honest insolvents.

The latest review of the various provisions of this admirable bill was undertaken by the Chamber of Commerce of Denver, and their report is emphatic in the declaration that such a law as the Torrey bill will strengthen and extend credit; will benefit wholesale and retail merchants and be of advantage to the consumers. Their report argues as follows:

"Right-thinking creditors and debtors are alike interested, irrespective of the places of their residence or their views upon political or religious subjects, in having the giving and receiving of preferences stopped.

"Ordinarily the takers of preferences pounce down upon their unfortunate debtors and through threats and promises of prospective favors or by compulsory processes secure their assets without regard to their solvency or the rights of other creditors."—Chronicle-Telegraph Pittsburg.

INTERSTATE COMMERCE REQUIRES IT.

There is a widespread demand for the final passage of the Torrey bankrupt bill, and it will be a shame if it does not become a law before the final adjournment of the present Congress.

But then it is not a party measure, and in the unseemly struggle that is always going on among the partisans of both sides to pass and to defeat the passage of party bills there is often no time for the consideration of measures intended for general public good.

Bankrupt laws have heretofore, as a rule, been unpopular with persons in moderate circumstances financially, such laws being considered by them as intended for the benefit of the rich men who involve themselves by speculation.

The Torrey bill, however, from what a leading representative says of it, is not a measure of this kind, but a good, honest bankrupt law that can be speedily and economically administered, and is destined, if passed, to prove a benefit to the poorer class of traders and business men of the country by giving them improved credit at home and abroad, since the guarantee of a fair distribution of the estate of an embarrassed dealer and the destruction of dishonest preferences against nonresident creditors will help most of those who most need to trade on credit.

Some national law on bankruptcy is certainly sadly needed, owing to the intercommerce of the States, and a good law would undoubtedly improve the commercial morals of the country.—World, Reading, Pa.

WILL REDUCE COST OF SETTLEMENTS.

The national bankrupt law, in reducing the cost of settlements in cases of insolvency to the lowest figure consistent with ordinary business care in such cases, removes one of the gravest objections that was brought against the previous national law on this subject.

Recognizing and fortifying the right of an insolvent debtor to begin business anew and untrammeled by legal conditions after he has given up his entire estate in settlement of his liability—subject, of course, to such exemptions as his own State's law allow him—Colonel Torrey's measure commends itself to the humane spirit of the age.

The law will make fraudulent bankruptcies more difficult, preserve the rights of unfortunate debtors, cheapen adjustments, and by removing them into the stricter domain of natural jurisdiction, bring about an equality in business relations not obtainable at present.

It is to be hoped that the failures of previous measures will not deter Congress from giving this carefully drawn and highly indorsed measure the favorable treatment it deserves.—Times, Scranton, Pa.

POPULAR OPINION FOR BANKRUPTCY LEGISLATION.

* * * Apparently the feeling of the majority of the members is reflected in Speaker Reed's remark that he knows nothing whatever about the merits of the measure advocated. Of course there is no excuse for such ignorance, and probably it is rather indifference than ignorance anyway.

There is no politics in this measure, and it is difficult to induce the members of this Congress to take any interest in nonpolitical bills. It is to be noted, too, that there is distinct hopefulness in the fact that many of the most urgent and prominent advocates of the measure are from the West and South.

Public sentiment favorable to a national bankruptcy law is spreading over all sections of the country, and it will force action in Congress as soon as we have a body of national legislators who will be willing to acknowledge the influence of popular opinion and be guided by it.—Bulletin, Providence.

IT GIVES DEBTORS A CHANCE.

* * * It is curious, indeed, to note with what fatuous persistency the notion is held that bankruptcy legislation is against the interests of the debtors of the country.

The debtor class in the mercantile world means, of course, the class that buys goods on credit.

Surely it is for their interest that they should be able to get credit as readily as their business prospects warrant.

Surely, too, it is for their interest that, in the event of unexpected and perhaps temporary inability to meet their obligations, they should be protected against a sudden and unjust closing up of their business by attachment, and exempt from ruinous legal interference against which they can have no sufficient defense, and without which, with a little time to "turn themselves," they might be able to pay their debts and have another fair chance at a living or a fortune.

Now, this is precisely what the Torrey bankruptcy bill offers to every honest debtor. It gives advantages to him not less than to his creditor; it is, in fact, for the common interests of both classes.

In case a merchant becomes honestly unable to meet all his obligations the proposed law provides for ascertaining his assets and dividing them pro rata among his creditors, without favor or undue loss; and it then gives him a full and perpetual discharge from the rest of his indebtedness, and leaves him free to start anew.

It affords every reasonable opportunity for debtors and creditors to make compromises between themselves, and these agreements it sanctions and enforces.

It protects the debtor, also, against the power of a creditor to threaten or oppress.

In brief, it is the essential purpose of the act to insure a prompt, inexpensive, and just settlement of a bankrupt's estate and to leave him free to make another attempt.

Furthermore, it must be evident that the law would be an encouragement to the giving of credit, because of the assurances it affords, and thus would enable the debtor class to extend their operations and do a larger business.

In the absence of uniform and equitable bankruptcy legislation and the uncertainty of fair collections, credits are necessarily much restricted.

A law that would bring these plain advantages to both the debtors and creditors surely ought to be enacted.

With the tenable arguments all in its favor there can be no valid excuse for failure to pass it.—Bulletin, Providence.

THE IMPERFECTIONS OF STATE LAWS ILLUSTRATED.

The renewed agitation for bankruptcy legislation has an added pertinency and timeliness in this vicinity just now, since it is understood that certain creditors hereabouts have recently had a forcible illustration in their own cases of the disadvantages that come from a lack of uniform bankruptcy laws.

In the current number of a prominent trade journal it is charged that in the case of one of the large mill failures in this vicinity the Providence creditors found, to their sorrow, that a Boston bank, by getting in an early attachment, secured priority over them and the payment of its claim in full, and promptly. This, of course, would have been impossible under a national bankruptcy law. So, also, it would be impossible, as under a Rhode Island assigneeship it seems to be allowed, for creditors to be furnished only with a statement of the aggregate losses of the bankrupt and not with all the details of the accounts.

Whether these charges are true or not, they certainly illustrate what may happen in any case in the absence of a uniform national law; and they are only specimens of many injustices that business men, both creditors and debtors, must always be in danger of suffering until the lack in question is supplied.

There can really be no argument as to the propriety and necessity of a free and fair distribution of a debtor's estate if he can not pay in full his many creditors, far and near alike—in short, of an honest application of the debtor's estate to the honest claims of his creditors. That is all that a national bankruptcy law would aim to do. It would seek to protect the honest against the dishonest in both the debtor and creditor classes, and to secure justice and equity to all. * * *

These defects it is the aim of the Torrey bill to avoid. Whether it does so or not it is for special inquiries and examinations to disclose; in the first place by the various commercial bodies and business men's organizations to which it is submitted for indorsement, and finally by the Congressional committees to which it is referred.

That the measure is a good one in its details, as well as in its general purpose, seems to be indicated by the hearty indorsements it has already received from commercial associations all over the country.

Other bodies of business men, if, after due deliberation, they can find the measure approvable, will do well to follow that example.

At any rate, they can all unite in urging upon Congress the necessity of some legislation on this subject, whether it be the Torrey bill or some improvement on it. * * *—Journal, Providence.

IT WOULD PREVENT FAILURES.

There is at least one measure pending in Congress which should be taken up and passed. It is the national bankruptcy bill.

The subject has been thoroughly argued, the desires of all honorable and conservative business men are well understood, and the Torrey bill, besides being the result of careful preparation, has successfully withstood the test of criticism and analysis.

We have just had, too, in several failures that have occurred among clothiers and cloakmakers another illustration of the need of stringent legislation of this sort.

In a majority of these failures there is good reason for the suspicion of fraud on the part of the bankrupt in obtaining goods upon false representations and in concealment of assets. It is precisely such cases as these which are contemplated by the Torrey bill, and for which provision is made.

With a law of that sort there would be fewer such failures. Even if debtors were disposed to act dishonestly they would be prevented from so doing by fear of the severe penalties provided.

There is no good reason why the needed legislation can not be had at once.—Journal, Providence.

ITS PASSAGE BY THE HOUSE A WISE MOVE.

The passage of the Torrey bankruptcy bill by the House yesterday makes a decided addition to the meager record of creditable work on the part of that branch of the Fifty-first Congress.

Should it now pass the Senate and become a law it would relieve the business of the country of manifold discouragements and losses that have been inevitable under the diverse and incongruous State laws of recent years.

It would, undoubtedly, stimulate interstate trade in an appreciable degree; and, wisely administered, would in all probability operate to the benefit of honest merchants in both the creditor and the debtor classes.

As for the chances of the bill in the Senate, it may be said that nothing but the lateness of the session and the possible crowding of other business is likely to defeat it. Bills of similar purport and form have several times passed that body in the years that have intervened since the repeal of the former law, and indeed the present measure was introduced in the House first on the understanding that if it could get through that branch the other would surely concur. It should be insisted, at any rate, that it be promptly taken up and passed in the upper House.

It needs very little discussion or committee examination, and the brief time required for completing its enactment may well be spared from anything that the Senate has before it.—Journal, Providence.

A BUSINESS NECESSITY.

For several years the business men of this country have felt the need of the enactment of a uniform national bankruptcy law.

We have often commended the Torrey bill, and the New York Jewelers' Board of Trade, the Chicago Jewelers' Association, and the Manufacturing Jewelers' Board of Trade have each and all given aid and counsel in favor of its passage. * * *

Under the Torrey bill, as we understand it, all the property of an insolvent debtor is surrendered up to the creditors under legal regulation. There are no preferences and the small creditor gets share and share alike with the large one. The debtor also gets a clean bill of business health, and is enabled to begin anew without fear of attachment or old judgments to hamper and embarrass him forever.

While it may not be a good bill for the rascal, in the case of the business man who has fought a good fight and failed it enables him to surrender his estate to his creditors as a complete atonement for his debts.

Thus it will be seen that, whether looking at it from the standpoint of the honest creditor or the honest debtor, it is altogether just and equitable.

It proposes to give all parties "a square deal." Those who want more than that of course are opposed to its passage.

Manufacturing and jobbing jewelers have been so hampered and annoyed by the provisions contained in the laws of many States, evidently intended to illustrate the way of "how not to do it," that many times they have been compelled to compromise for small sums, when they knew that such a compromise was nothing short of robbery of the creditors. Yet it was clearly "take this or nothing." To them the passage of the Torrey bill will be a much-desired boon.—Manufacturing Jeweler, Providence, R. I.

DISCHARGE HONEST AND PUNISH DISHONEST INSOLVENTS.

* * * The most formidable memorial in favor of the Torrey bill is that presented in October in the Senate, at the request of a national convention of commercial bodies.

The convention was mostly made of Western associations, which agreed that the bill would promote the discharge of honest insolvents and the punishment of dishonest ones, thus releasing legitimate enterprises and preventing continued false pretense to the detriment of honest dealers.—Patriot, Woonsocket, R. I.

PROMPT SETTLEMENT OF BUSINESS AFFAIRS.

The Torrey bill * * * does away with the system of preferred creditors, so liable to dishonest and fraudulent abuse, and is thus a measure in the interest of business morality. This aspect of it commands almost universal recognition and appreciation. The facilities which it offers for the prompt settlement of business affairs under circumstances that now entail costly delay, and for the confident investment of capital in commercial enterprises, are perhaps less understood.

Preference and compulsory sales in the interest of preferred creditors are encouraged by State laws, and the result of their possibility is naturally anything but justice in the distribution of assets pro rata to creditors. The insecurity of the average creditor under the circumstances is a distinct discouragement to investment or business confidence.

The delay incident to the settlement of a bankrupt estate is another. And the fact that a preferred creditor may sell at a sacrifice assets which will thereby pay his claim, and which might, if judiciously and impartially disposed of, pay also the claims of others who suffer under the present confused state of bankruptcy laws, not only discourages the doing of business but disgraces the commercial intelligence of the nineteenth century. * * * —Reporter, Woonsocket, R. I.

A PETITION FROM TENNESSEE.

A petition signed by Robert L. Taylor, ex-governor of Tennessee, and by nearly every leading wholesale merchant, manufacturer, banker, newspaper publisher, and editor, and by many retailers, lawyers, and business men of Chattanooga, praying Congress to speedily pass the Torrey bankruptcy bill, was sent to one of the Tennessee Senators ten days ago, urging him to present it, and to use his influence in securing the early passage of the law.

What this trusted representative of Tennessee has done in the matter we have not been advised, but feel convinced that when an opportunity presents itself he will be found properly representing the business sentiment of his State as well as the whole country by voting for and urging the speedy enactment of this law.

It is demanded by every business interest in the State. It will enhance commercial credit and educate the people in morality and honesty.

THE OBJECTIONS OVERCOME.

It has been said in Congress and out of it that action on the bankruptcy bill was being delayed because it was believed that the farmers were opposed to the enactment of a bankruptcy law. This objection has been overcome.

There is not an honest debtor or creditor in the United States but will be

benefited by this law, and, so far as we know, every such debtor and creditor desires speedy action in passing the bill.

Those who oppose it are those who are afraid of the penalties provided to punish dishonest men.—Times, Chattanooga.

A PRACTICAL AND NEEDED MEASURE.

An honest debtor under the State laws may turn over to his creditors every dollar of his property belonging to his estate, make himself and his family destitute and penniless, but should this property fail to satisfy the claims of courts, officers, and his creditors, the balance of his debts hang over him like a thunder cloud, ready to burst at any moment. His efforts to again stand up a free man and battle with the world for a competency for himself and family are paralyzed.

The Torrey bankruptcy bill allows a man who has been unfortunate and unable to pay his debts in full to surrender all property in his possession, let them realize all they can from its sale, and apply it to the payment of his debts in full.

When he has done that he is a free man to commence anew without the necessity to act like a thief and cover up his accumulations under the cover of his wife's name.

It is hoped that our Senators in Washington will insist that party legislation shall be laid aside and this practical and much-needed law passed at the earliest possible moment.—Times, Chattanooga.

BUSINESS INTERESTS REQUIRE ITS ENACTMENT.

The financial situation demands of the United States Senate consideration of the Torrey bankruptcy bill.

Assignments of industrial institutions, bankers, and merchants, with assets far exceeding liabilities, are a daily occurrence in all parts of the country, entailing great sacrifices of property, and enforcing idleness upon thousands of laborers, because the United States Senate refuses to give the relief sought by the passage of the Torrey bankruptcy bill.—Times, Chattanooga.

PREVENTS UNNECESSARY ASSIGNMENTS.

The experience of the past three or four months in Chattanooga has forcibly taught our business men and financiers the urgent necessity for the passage of a national bankruptcy law.

We have seen large manufacturing establishments, in the midst of flourishing and profitable business, suddenly and unexpectedly obliged to make assignments, in order to, as far as possible, protect all of their creditors alike.

Honest, honorable business men have been forced to carry their indorsing friends to the verge of bankruptcy, to sacrifice their savings of years, to resort to almost fraudulent transactions in transfers of property, in trying to carry out pledges that involved their honor as business men.

All of these things may have been caused by a single small creditor threatening an attachment or suit at a time of such stringency in money matters that a perfectly solvent debtor was unable to satisfy the smallest claim.

With a uniform system of bankruptcy legislation no such unfair advantage could be taken by any creditor. If he wishes to be unreasonable in his demands, he must get other creditors to join him in his claim and he can gain nothing by haste.

We feel that we voice the sentiment of every honest debtor and creditor, every honest lawyer and business man, and every judge on the bench, when we urge upon our Senators in Washington the importance of speedy and prompt action in pushing the passage of the Torrey bankruptcy bill, now before that body.

We believe the enactment of that bill into a law would do more to restore confidence in financial affairs than any legislation now in contemplation.—Times, Chattanooga.

REASONS FOR BANKRUPTCY LAWS.

The Times favors uniform bankruptcy laws for the following, among other, reasons:

1. They would put a stop to the business of professional failing through fraud by debtors.
2. They would promote confidence in mercantile and commercial transactions between the States.
3. They would encourage honesty and make fraud odious.
4. They would prevent oppression by creditors, stop preferences by attachment, assignment, confession of judgment, fraudulent transfers of property, and make equitable division of assets.
5. They would relieve honest but unfortunate debtors from the burden of unsatisfied claims, after giving up all assets for division, and allow them to accumulate and hold property in their own right.
6. They would establish a uniform collection system, instead of the confusion now existing, resulting from differences in State laws.
7. Tennessee is a manufacturing State, and a large proportion of her products are marketed outside her borders. Her manufacturers require the protection of general collection laws in their dealings with citizens of other States.

Believing that the above are sufficient reasons for the faith that is in us, and knowing the universal desire of our busi-

ness men and manufacturers that such laws should pass, we do not hesitate to call upon our Members of Congress for their utmost endeavors in furtherance of the wishes of their constituents.—Times, Chattanooga.

RELIEVE THE UNFORTUNATE.

The Torrey bankrupt bill now pending in Congress, if it becomes a law, will afford relief to thousands of unfortunate men.

In the absence of a national bankrupt law, a man who has failed in business is unable to continue in business or to pay his debts.

There is no relief from the burden that crushes him to the earth—he is bound hand and foot; whereas under this law he could make a fair settlement and resume business and eventually pay his indebtedness in full.

Men fail through no fault of theirs, give up all their property, which pays but a small per cent of their indebtedness. The balance hangs over them perpetually; even if they work for a salary to gain a support for their families their wages are liable to be attached.

If they resume business it must be as "agent," or under cover of another's name. The creditor is not benefited by thus keeping a man down, and he can not throw off the incubus.

The Jackson Board of Trade, as well as others throughout the land, have acted on this matter and unite in urging their Representatives in Congress to support the measure.

It is earnestly hoped that our Senators and Congressmen will use every effort to pass this bill.—Forked Deer Blade, Jackson, Tenn.

IN FAVOR OF THE TORREY BILL.

Mr. Dugger recently forwarded a petition containing the names of leading business men of this city and members of the board of trade to Congress to pass the Torrey bankrupt bill.

Business men everywhere are in favor of the bill, and we can not see why Congress has dallied so long in passing it.—Tribune and Sun, Jackson, Tenn.

WOULD REMEDY EVILS OF PRESENT LAWS.

The Torrey bankruptcy bill is a measure which would to a great extent remedy the evils of our present laws.

There is a very general demand by the business interests of the country for reform in this line.

The present laws are detrimental to the best interests of both debtor and creditor. They furnish opportunities for the former to make preferences and fraudulent sales, and encourage many other commercial practices which are morally wrong, if not so from a legal standpoint.

This very fact often causes the creditor to proceed to extreme measures with delinquents, when there are really no grounds for them other than a fear that preferences will be given or that other creditors will rush in and absorb all the property of the debtor. Again, honest debtors can not now secure discharge after having made full disclosures of their affairs and complete surrenders of their property.

These evils the Torrey measure seeks to remedy. It provides for the discharge of honest insolvents from debts not paid by their estates; for preventing creditors from wasting the property of a debtor in a wild struggle to see who can first secure their claims in full, irrespective of the rights of each other or the debtor; to enable all creditors to realize their claims or receive a pro rata; to prevent the giving or receiving of preferences, and, in a word, better protect the rights and privileges of each.

We understand the Jackson Board of Trade and our merchants favor this law, and will petition our Representatives in Congress to use their influence in securing its passage.

As the bill would apply to all sections alike, and is nonpolitical in its character, it would and no doubt will become a law.—West Tennessee Whig, Jackson, Tenn.

KNOXVILLE CHAMBER OF COMMERCE.

One of the important bills before the present Congress, acted upon by the House, but awaiting the action of the Senate, is the Torrey bankrupt bill. It seems to meet the views of business men in every section of the country, and has been formally indorsed by a large number of organizations of business men, among them the Knoxville Chamber of Commerce.

The features which have made former bankrupt laws unpopular have been avoided in this.

The Senate has little time left to act upon measures before it, but it is hoped that time will be found to pass this bill. It is unusual for such a bill to meet with such a universal and cordial indorsement of business men.—Journal, Knoxville.

THE TORREY BANKRUPTCY BILL.

Among those who are best acquainted with its merits the consensus of opinion seems to be that the Torrey bill is superior in every way to the act of 1840 and to the later act of 1867.

Public opinion strongly favors the passage of the bill, and it is earnestly advo-

cated by the leading business men and the numerous commercial organizations throughout the country.—Tribune, Knoxville, Tenn.

BANKERS FAVOR THE BILL.

The Torrey bankrupt bill is growing in favor among the bankers. Its passage is urged by a large number of Chicago financial institutions.—Appeal-Avalanche, Memphis.

CHIEF JUSTICE STONE, OF ALABAMA.

In view of the fact that the Torrey bankrupt bill, which long ago passed the House, is pending in the Senate, the opinion upor it of Chief Justice George W. Stone, of Alabama, is of importance.

We make room for it in another page, as it came to us in the form of a special from Montgomery last night.

This learned jurist regards this bill as better in every particular than the act of 1840 or that of 1867, and he favors its passage.

In this he plants himself squarely with nearly all the commercial bodies of the country, and is at once in accord with the great lawyers in all of the States to whom it was submitted before it was presented to Congress.

Its revision was attended with great care, so much that it is believed no measure that ever passed any legislative body at any time was so closely examined and scrutinized with a definite purpose, as near as was possible to human ingenuity, to make its provisions meet every emergency in bankruptcy and all the requirements of the different sections.

It is simple in its provisions and inexpensive. The fees and charges are well defined. The clerk of the court is to be paid in advance $10 as a filing fee. The referee is to receive from the Government a salary of $1,000 per annum and $10 in each case when the records of the case are returned into court. The trustee is to have a commission of 5 per cent on the first $5,000 paid in dividends, 2 per cent on the second $5,000, and 1 per cent on additional amounts.

Besides this, the results anticipated by the bill and recognized by the committee of the House in reporting it favorbly are, "that the assets of persons who can not or will not pay will be taken in charge of by and distributed ratably among their creditors; that an equitable and safe guide will be furnished for the settlement of transactions which are now left unsettled by the varying rules of law in force in the several States; that large concerns will be prevented from securing assignments for their benefit by threats against their small debtors, whereby they succeed in collecting dollar for dollar of their debts, while other creditors are prevented from collecting any part of their debts."

And, finally, "that the prompt compromise or arbitration of controversies, at small expense, will be promoted as a substitute for vexatious and prolonged litigation."

It is to be hoped the Senate will pass the Torrey bill, so that it may become a law.

It is the embodiment of the experience, knowledge, needs, and skill of the business and legal ability of the country on the subject of bankruptcy, uniformity in which in the interest and on account of trade is as essential as the regulation of the interstate commerce, which has been submitted to a Federal commission.—Commercial, Memphis.

A PETITION BY TELEGRAPH.

PORT GIBSON, MISS., Feb. 27.—A petition signed by citizens of Port Gibson has been telegraphed Senator J. Z. George requesting him to support the Torrey bankrupt bill now pending in the Senate.—Commercial, Memphis.

A UNIFORM AND PERMANENT LAW.

Among the bills pressing for final passage before the close of the present session of Congress is that commonly known as the Torrey bankruptcy bill.

The wide support which the bill has received from commercial bodies and leading business men throughout the country has been from time to time noted. Nevertheless it has encountered some strong opposition in and out of Congress.

Its opposers, as a rule, however, do not dispute the general wisdom of some equitable and economical system of bankruptcy uniformly and expeditiously applicable in all the States of the Union. Most of them agree, indeed, that such a law is greatly needed.

Then, as their objections to the pending bill relate only to certain of its details, they might well be asked to assist in amending such objectionable features or desist from their opposition.

PHILOSOPHY OF BANKRUPT LAWS.

Largely viewed, the subject of bankruptcy is a deeply interesting study for the merchant, the financier, the lawyer, and the statesman.

The modern theory of the law of bankruptcy in civilized countries contemplates the insolvent debtor as for the time a commercially dead person whose estate vests in his creditors for the purpose of a reliable division of it among them. Then, cleared of his remains as to both assets and liabilities, he may rise again and begin life a new man, free to pursue any honest avocation and accumulate property.

The primitive theory of bankruptcy was very different. This regarded insolvent indebtedness as a personal crime involving forfeiture of liberty and even of life. Thus, the ancient law of Rome gave the creditors of a declared bankruptcy the option of making dividends out of his carcass or selling him and his family into slavery.

But for the credit of humanity this horrible savagery was for the most part only theoretical, and gradually the theory itself gave way to provisions under which an insolvent debtor by a surrender of property could preserve his liberty.

PRIMITIVE BARBARITY.

Still, somehow the primitive notion of default in the debtor as a personal crime for which some terrible expiation may be exacted has not become utterly obsolete in modern times.

The popular novelist recognizes it in the frequent practice of depicting a wealthy, amorous, but detestable creditor winding up a hopelessly embarrassed creditor in his meshes, and finally proposing to accept the sacrifice of the victim's pretty daughter by way of composition.

The same notion seems to crop out in arguments against any provision for voluntary recourse to bankruptcy. These arguments consciously or unconsciously presume that the insolvent debtor is a fraudulent debtor who deserves to be dealt with as an actual or intending thief.

Of course, such cases are possible, and, as exceptional instances, are sure to occur, for the present chaos of bankruptcy law under a bewildering multitude of statutes confined to State boundaries is only too well calculated to furnish facilities for that kind of insolvency.

But in the complex relations of the commercial world creditor and debtor, seller and buyer, are coming to stand to each other more and more as reciprocal and cooperating factors.

The bulk of current commercial transactions is not on a cash but a credit basis.

RECIPROCALLY DEPENDENT.

If in one aspect the retail dealer is debtor to the wholesale dealer, in another aspect the former represents the latter as a sort of broker selling on commission—at a profit; that is, to compensate him for his intermediary service. And likewise with the wholesale dealer and the manufacturer. They are all in one or another direction debtors and creditors. They may all by honest miscalculation or inevitable mischance fail in their arrangements. They are hence all liable to become more or less insolvent, and to have need of some easy, speedy, and cheap method of settlement and rehabilitation through bankruptcy.

It is sound public policy to provide such a method and to maintain it as a uniform, universal, and permanent system.

The virtue of the system would be seen in reducing hazards of business, in toning up commercial confidence, in encouraging sincerity and straightforwardness between dealers, in lessening the prices of commodities to consumers, and last, but not least, in demolishing or circumventing the pitfalls and snares which the present chaotic situation affords for fraudulent preference, collusion, and evasion.—News, Dallas.

A PETITION FROM DALLAS.

Judge R. D. Coughanour, of Dallas, is having signed a petition addressed to Congress for the passage of the Torrey bankrupt bill.

The signatures here include representatives of every branch of commerce, judges of the supreme and district courts, attorneys, and all the county officials.

The memorial to Congress accompanying the petition sets forth the following reasons for the passage of the measure:

1. The Constitution confers on honest insolvents a right to have a bankrupt law enacted.

2. Honest insolvents will be discharged; dishonest insolvents will be punished.

3. A conservative tone will be given to transactions between debtors and creditors.

4. Commercial credit will be extended and the prices of commodities reduced.

5. The giving and receiving of preferences will be prevented.

6. Fraud will be prohibited and such persons as commit wrongs will be punished.

7. Dishonest and insolvent debtors will be required to make a complete showing and a full surrender of their property.

8. Creditors having claims of equal merits against bankrupt estates will receive pro rata dividends.

9. The coercion of debtors by their large creditors and of large by little creditors will be prevented.

10. Voluntary and involuntary bankruptcy are necessary in the best interests of debtors and creditors.

11. The estates of insolvents and dishonest persons will be quickly, economically, and equitably divided, without "fear, favor, or affection."

12. The New Testament was revised. The present bill is an improvement on all former bankrupt laws.

13. The rights of creditors and debtors as provided by the bill are in addition to those now enjoyed.

14. The bill is a wise measure, both because of what it does and does not contain.

15. The per cent of failures to those engaged in business was greater in 1889 than in 1879.

16. A continuation of the prosperous condition of the country will be guaranteed.

The bill makes ample provision for the discharge of honest insolvents from their debts over and above the amount paid in dividends from their estates, except such as are contracted in a fiduciary capacity. * * * .

It is submitted that the bill ought to be enacted to secure to honest insolvents their rights and do away with the incentives for wrongdoing, and to deter persons from so doing.

It is not an infrequent practice among houses, and particularly among those situated in different States which sell goods in a common territory, to unload their weak customers on other houses, and when they have secured a stock of goods secure a preference, and thereby collect dollar for dollar of their indebtedness.

For example, a house in A has a customer in X who has fallen behind, and could not upon enforced liquidation pay 50 cents on the dollar. The customer goes to the house in B to purchase goods, and gives as reference the house with whom he formerly dealt. In reply to the letter of inquiry, the house in A says that the customer formerly dealt with it and is considered honest and industrious. The new customer is thereupon given a line of credit.

When the stock has been replenished the creditor takes a bill of sale at an estimated valuation of the property and cancels its indebtedness. If the customer is able to secure a compromise at a small figure the A house considerately furnishes the cash and then appoints the customer the manager of the business, sells the goods at their real value, and as a result has realized enough to reimburse it for the original amount and for the advance made to compromise with the B creditor, who, in fact, furnished the merchandise to make good the losses of the A house in previous years.

It is an unfortunate fact that this effect is reached in various forms all over the country from day to day. * * *—News, Dallas.

VOLUNTARY AND INVOLUNTARY BANKRUPTCY.

A number of national bankruptcy bills have been introduced in Congress. The measure to which the country at large has given the most attention, and which seems to be the only one which is comprehensive of the subject, is known as the Torrey bill.

The friends of that measure advocate both the voluntary and involuntary system of bankruptcy. The enemies for the most part do not array themselves as entirely opposed to the bill, but favor, as they say, simply a voluntary law.

The difference as defined by that measure between a voluntary and an involuntary law, so far as the bankrupt is concerned, is simply determined by whether he files his own petition or whether it is filed by his creditors; after the petition is filed the rights and responsibilities of both classes of bankrupts are identical.

When an adjudication is made all preferences which have been given by the bankrupt within four months and all attachments which have been filed against him within that time are by virtue of the adjudication annulled.

Under the involuntary system the creditors can commence proceedings under very careful restrictions and thus prevent many fraudulent dispositions of their debtor's property.

If there was only a voluntary system, the would-be bankrupt would deliberately prepare for bankruptcy and his creditors would be helpless.

VOLUNTARY BANKRUPTCY ADVOCATES.

The purpose of those who advocated only the voluntary law seems to be to curry favor with the so-called debtor classes and to cover up their opposition to the whole system of legislation as provided by the Federal Constitution in a seeming struggle to secure special favors for the debtor class.

We believe that the passage of a law purely in the interest of the debtor classes would be, in a great measure, destructive of their financial interests.

As an illustration, suppose that in the fancied interests of the debtors all laws for the collection of debts were repealed, the result would be the curtailing of credits and that great numbers of persons would be financially ruined; if in turn the same laws were rendered less effective the same result would be felt in a modified degree and goods would command a higher price because of the increase of the hazard of business.

It therefore follows that the passage of a law solely in the interest of the debtors, or even thought to be so, would curtail their credits, force many of them to the wall and others out of business, and raise the price of goods to the consumers.

In the popular acceptation of the term, the debtor class means the deserving poor, while the creditor class refers to the rich and opulent. For the purposes of the discussion concerning bankruptcy legislation, these terms are most deceptive, e. g., the railroads of the country owe to the bondholders, merchants, manufacturers, and laborers an aggregate indebtedness of $5,753,541,542, or about six times the amount of the national debt; the banks and trust companies owe an aggregate amount of $2,529,256,699, a considerable part of which is the savings of the poor classes.

It therefore seems apparent that the opposition to bankruptcy legislation, disguised under the plea for the debtor class, is in behalf of the great railroad corporations and the banks and trust companies of the country, and not in the interest of the deserving poor.

In general terms, those who are debtors are in turn creditors, and for the most part have their entire financial well-being pending between the desire of their creditors to be paid and the willingness of their debtors to settle their accounts.

Every man so situated is of necessity an advocate, not of a partial and incomplete system of bankruptcy, but of one which is comprehensive of the whole subject and which alike protects his property and defines his responsibilities both as a debtor and as a creditor.

Bankruptcy laws are a part of the laws of the more important and of some of the insignificant governments of the world, and now that it seems probable that we are to have one it is extremely desirable that it should be fair alike to creditors and debtors, in order to become a part of the permanent laws of the country.

J. W. CROWDUS.
S. J. HOWELL.
M. D. GARLINGTON.

—News, Dallas.

SIGNIFICANT CONCERT OF ACTION.

Commercial bodies in all parts of the country are acting with significant concert on the subject of a national bankruptcy law, and have unanimously indorsed what is known as the Torrey bill, now pending in Congress under circumstances that seem eminently favorable to its passage.

The last bankrupt law of Congress was so vicious in its structure and in some of the practices which it instituted or sanctioned that it was swept bodily from the statutes in deference to public opinion.

Nevertheless, there are many reasons why a fairly constructed and properly guarded national bankruptcy law should be enacted by Congress and remain in permanent force for the benefit alike of debtor interests and creditor interests through all the vicissitudes, the fluctuations, and the exigencies of commerce.

Under the Constitution of the United States only Congress is competent to enact uniform laws on the subject of bankruptcies throughout the United States, and the several States are not allowed to release debtors from the obligation of contracts.

The several States, however, have their insolvent laws, by no means uniform and in too many instances permitting and facilitating precipitate and ruinous attachments, unfair preferences, or fraudulent assignments.

Public policy justifies the discharge of honest insolvents from indebtedness beyond the amount of their assets surrendered for equitable distribution among creditors. It equally justifies the restraint of dishonest insolvents from devices for evading such a distribution.

It is claimed for the Torrey bill that it is well adjusted to both of these purposes, and from the report of the Judiciary Committee of the House the claim seems to be entirely tenable. The involuntary features of the bill do not apply to agricultural pursuits, and it is believed that the mercantile interests of Texas, as well as of the other States, would be in various ways advanced and protected by the adoption of such a measure.—News, Dallas.

A NATIONAL BANKRUPT LAW.

The Federal Constitution provides that Congress may enact uniform laws upon the subject of bankruptcies. This power has been exercised but three times since the adoption of that instrument.

The first law was enacted in 1800, the second in 1841, and the third in 1867; the first two were not long lived, but the last was in force eleven years. All of them were emergency laws, and were, respectively, repealed when the emergency had passed.

The Torrey bankruptcy bill was drafted by the St. Louis attorney, Judge Jay L. Torrey, and was named after him and promulgated by a national bankruptcy convention which met in Minneapolis in the fall of 1889.

It was passed by the last House of Representatives as a business and not a political or sectional measure, and was reported for enactment by the Committee on the Judiciary of the Senate; it, however, failed of consideration because of its position upon the Calendar.

Our information is that it will be submitted to the next Congress and again urged for passage.

At the beginning of the last Congress there were a large number of bills introduced upon this subject, but the one in question seems by universal accord to be the best bill which has ever been presented to Congress or the country, and has therefore become the successor of all other measures upon the subject.

Bankruptcy laws have been, in one form or another, parts of the codes of all civilized nations from almost time immemorial, and we in the United States have, since the repeal of the old law in 1878, presented the singular spectacle of being a great commercial nation without a law of uniform application for the whole country for the administration of the estates of those who have suffered misfortune and for the discharge of honest insolvents.

The imperfect provisions and the maladministration of the old law have left unpleasant recollections of that measure, and, as a result, there is here and there opposition to the enactment of the new law.

There seems no room to doubt that the proposed law has cured the defects of the old one; at any rate, it is an honest movement with that end in view, and the indications all point to the fact that the proposed law is in every respect a meritorious measure.

In connection with the thought as to whether it is possible to improve upon the old law and to have a bankruptcy code which will really promote the best interests of the whole country, we recall the fact that the National Constitution has been amended, that the constitutions of all of the older States have from time to time been overhauled, and that the statutory law, both of the Government and of all of the States, is but the outgrowth of legislation which has been from time to time amended and revised.

In addition, we recall the fact that even the translation of the New Testament has not escaped a revision at the hands of the Christian world.

We of the West are interested in almost endless ways in the enactment of a just and equitable law upon this subject. Many of our best citizens have in the development of legitimate enterprises become bankrupted, but under the inadequate provisions of our laws, which are quite as good as those of other States, have not been able to secure discharges, and as a result are overwhelmed with debts which in the ordinary course they can never pay.

The enactment of this measure would enable them to secure another start in a financial way, and as a result they, their dependents, and the State at large would be greatly benefited.

All of the supplies which are brought into the State have to be purchased from mercantile centers at a distance from the home of the purchaser.

The enactment of this law would extend the credit of our purchasers and enable them to buy supplies in the market where they could be purchased the cheapest, and would also extend their credit and enable them to buy supplies in larger quantities and on more favorable terms than they can now be purchased, because the persons from whom they purchase would be assured, even in the event of misfortune, that they would be able to collect at least a part of the purchase price.

The people at large would therefore be benefited, because in turn they would be able to buy from the purchasers the various commodities incident to everyday life at a smaller profit and on more favorable terms.

The callings of our people are not so diversified as in the East, so that in the event of the misfortune of an individual operator he can not turn to some other occupation with the same readiness that he can in the East, and therefore feels more keenly the hardship of not being able to secure a discharge from his indebtedness and an opportunity to continue the exercise of his energy and ability in the direction of promoting his own best interests and incidentally those of the State.

There is in some quarters a feeling that it is right, in event of a failure, for a debtor to apply his entire estate to the payment of home creditors, but we think that the better rule is that honesty is the best policy in the long run, and that the giving and receiving of preferences is pernicious and not for the best interests of the credit of our mercantile people, either at home or in other States.

A very careful examination of the bill in question and the debates in Congress when it was before the House of Representatives at the time of its passage by that body, and a consideration of the principles involved, leads irresistibly to the conclusion that the passage of the bill will greatly advance the best interests of the West, and we therefore express the earnest hope that the measure will become a law during the next Congress.—Sun, Cheyenne, Wyo. Copied by the Record, Del Rio, Tex.

BANKRUPTCY LEGISLATION.

The subject of bankruptcy legislation is one of the important measures which will engage the attention of the present Congress.

We noted the struggle in the last Congress over a bill upon this subject, which was named the Torrey bankruptcy bill.

It was passed in the House of Representatives by a large majority, but did not become a law because it was not reached for consideration upon the Senate Calendar.

The bill as above was the product of an agitation in behalf of legislation to secure the discharge of honest people who are overburdened with debt, and to bring about the prompt and cheap administration of the estates of those who are unfortunate enough to fail.

It has been indorsed by the leading industrial and business bodies all over the country as a measure which is not in any sense selfish or sectional and as designed to promote the best interests of the whole people.

The press has very generally credited the movement with being in the right direction, having an honest purpose, and as likely to succeed.

The bill provides among other things that the exemptions to a bankrupt shall

be the same as those provided by the laws of the State in which he lives, which, under the Texas law, exempts his homestead.

It further provides that the debtor, if honest, shall be discharged from the amount of his indebtedness which is not paid by dividends from his estate.

This provision alone is worth the trial of the bill, for how many honest debtors, after giving up their all, have been prevented by their past bankruptcy from honestly engaging in business under their name, being compelled to resort to subterfuge, which reacts morally against his better nature.

It also contains provisions which seem designed to secure fair dealing, not only to persons having transactions together, but on the part of bankruptcy officers.

The hope is expressed that the bill will be speedily enacted and that it will prove a success.—Industrial Educator, Fort Worth, Tex.

HON. LITTLETON WILDE MOORE.

Judge Moore, of Texas, said:

Mr. SPEAKER: I submit that the bill under consideration ought to become a law.

Commercial intercourse would be extended, the hazard of doing business lessened, and the price of commodities reduced to the consumers by the enactment of the bill now (July, 1890) before the House.

It is confidently anticipated that the enactment and operation of this measure will decrease the number of mercantile failures because of its equitable provisions for the prevention of contests between creditors to secure a lien upon the property of the common debtor and the conservative influence that will be exercised by the fact that compulsory liens and attachments will be of no avail if the bankruptcy occurs within four months after they are created.

The rigid economy provided for the administration of the bill seems sure to bring about an increase in the average dividends paid by the estates of insolvents.

The substitution of one uniform law for the many and varying laws of the States can not but simplify the procedure incident to bankruptcy administration and lessen the expenses which must be borne by the estates.

If State laws could be uniform, which they practically can not be, and if the construction placed upon them by the several supreme courts were likely to be the same, which is improbable, still such laws would not meet the necessities for the discharge of honest insolvents, because by the Federal Constitution the impairing of the obligation of contracts is forbidden.

There are certain rights we enjoy as citizens of the State; there are certain responsibilities we assume as citizens of the United States. When we participate in the affairs of commerce we act rather as a member of the commercial world than as a citizen of a State or of the United States, and such act ought to be governed by a law which has been formulated and passed for the government of that world in relation to such acts.

It is not States, but individuals as such, who conduct the transactions the grand aggregate of which constitutes commerce, and in so doing they do not deal with political subjects, but with cost values, transportation charges, and the rapid receipt and distribution of goods. They have no interest as commercial men in State lines, and the variance of State laws is only an obstruction and charge upon commerce which ought to be obviated.

This is the era, if you please, of the railroad and telegraph. There should be a wise and equitable bankrupt law to foster and promote the wonderful commerce made possible by these agencies.

These States, as such, have no interests to serve which are opposed to the law under discussion. The citizens of the several States, respectively, have no interest that will not be benefited by the national legislation which is demanded from citizens in all parts of the country.

The credit system is necessary to commercial intercourse in this country. Transactions in the commercial world for cash are the exception, while transactions on credit are the rule. Credit is founded upon (1) the ability of the debtor to pay his debts, (2) the character of the debtor, and (3) the provisions of the laws to which the creditor must appeal for redress in the event compulsory process becomes necessary.

If credits are protected, the debtor will thereby have greater ability to liquidate his indebtedness; if credits are debased, men will have less confidence in each other, and as a result the debtor's ability to meet his maturing obligations will thereby be lessened.

The character of the debtor will be enhanced if there are just laws framed and administered so as to exercise a preventive influence as to forbidden commercial transactions. The creditor will always have greater confidence in the character of the debtor if he knows that a proper and certain punishment awaits the evil doer.

Every creditor contemplates in given possible emergencies the necessity for an appeal to law for the collection of his dues. If he knows the laws to be equitable and just, and is assured of the collection, at a minimum expense, of all or a part of the selling price of the goods sold, he is more generous with his credits and does a

larger volume of business, and as a result the debtor is awarded a greater purchasing power of the capital invested than he would have if the conditions were reversed.

In general terms, credits will be advanced by laws which make property secure, require men to practice the golden rule, and enable creditors to secure all or a part of the amount due to them.

The result of making credits secure is to increase the volume of trade, lessen the per cent of profits, and increase the aggregate profits received, and lessen the cost of all commodities to consumers. Reverse the conditions and you will at once reverse the results.

It follows as a necessary sequence that the manufacturer will extend a line of credit to the jobber in the exact proportion that he is secure against loss. The jobber will be governed by the same rule in extending credit to the retailer. The consumer will be benefited in the ordinary course by the fact that his credit also is increased.

The result will be that the capital invested by the manufacturer, the jobber, and the retailer will in fact be increased for the reason that their credit is extended, and they will accordingly be enabled to do a larger business, and all of them will be able to transact their business at a smaller margin of profit because of this increased volume, and the consumer, as a result of the reduction of profits, will share in the general prosperity that will be thereby conduced.

The giving of preferences is pernicious to the debtor, because it is possible by their instrumentality to save the property from being applied to the payment of debts by a skillful arrangement under the laws of most of the States, and at the same time, in the ordinary course, to keep out of the penitentiary.

The temptation to resort to this means of saving a part of one's estate for, say, the commendable purpose of protecting one's family, is a temptation to which a great many good men yield.

Where preferences are given, with the result of payment of bona fide indebtedness, it ought not to be of any benefit to the creditor, and would probably result in destroying whatever standing he might have left in the commercial world.

To prevent preferences would be to prevent both the wrong and the misfortune as above outlined.

Preferences are to the creditor a species of hit-and-miss speculation that ought not to be experienced.

It is not infrequently the case that the creditor is driven into bankruptcy by reason of the fact that one or more of his important debtors give preferences to other creditors and leave him to go empty-handed.

It is not infrequently the case that a given person, firm, or corporation has a large number of debtors who are subjected simultaneously to a calamity, e. g., yellow fever or a drought. If all of the debtors honestly pay pro rata parts of their debts, the loss can probably be sustained without going into bankruptcy; but if it should happen that it is possible for the debtors to give preferences, and they do so, the result is likely to be a calamity to the indulgent creditor.

The enactment of this law is designed in the best and truest sense to bring about the greatest good to the greatest number, and I respectfully submit, therefore, that it should be enacted. * * *

I earnestly hope, in behalf of what I believe to be the best interests of the people of my State and of my district, that the bill favorably reported by the Committee on the Judiciary (Torrey bill) may become a law.—Congressional Record.

BANKRUPTCY LEGISLATION DEMANDED.

It is self-evident that the study of party policy in the principal political questions need not so occupy the attention of Congress as to prevent the introduction and forwarding of measures for judicial and administrative reform in various respects.

There are many committees besides the two or three which usually attract most attention, and there are many Members who, as far as legitimate public duties are concerned, have plenty of time to study other questions than those which are on the surface.

There are future reputations to be made by men who can not expect to be prominent in the most prominent questions, but who may secure the passage of legislation suiting the demands of business and otherwise sure to be gratefully received.

Among other subjects often talked of and not settled, there is the bankruptcy law. The authority of Congress is express on this subject. There were a couple of plans before the last Congress, the Torrey bill being most discussed in and out of Washington.

It is not enough to judge any bill by the obvious need of the country, coupled with the profession that it supplies relief. Does it make the transaction of business as prompt, cheap, and equitable to all parties as diligent study can make it, and is the bill as plain to ordinary understanding as ought to be a law which business men must have some understanding of in order to go safely? This last is even a necessary point.

No man is required to commit naturally criminal acts, hence it matters little how complex the criminal law may be so that it be just and sure, for the simple rule is that a man may avoid wrongdoing; but when one goes into business, involuntary bankruptcy being a contingency

without a wrong intention, it is plain that the law required is one which ordinary understanding should master and remember without trouble.

There has been an ocean of talk on the need of a general bankruptcy law. Many bills could be drawn which would provide in some way for equity, but the people do not want any process that will eat up the estate in determining how to divide it.

They want a simple law that will protect every creditor in a fair share of the assets, and protect fair dealers from being forced into bankruptcy when it is unnecessary in order to secure a rightful claim.

They want the best and simplest law which good sense and honest purpose and legal acumen, advised by business experience, can make, and they want it from this Congress at this session.

They do not want Republicans refusing, because of the idea that a good measure would reflect credit upon the Democrats, and they do not want Democrats making any such parade to provoke the other party.—News, Galveston.

PROGRESSIVE VIEWS ON THE SUBJECT.

There is one transcendental beauty about the San Antonio Express. and that is its grit. When it makes a stand it stands there, and there is no power on earth that can make it either move on or sit down.

When the Torrey bankrupt bill was first formulated, the Express said it was a good thing and would fill a long-felt want. Several of the Texas delegation in Congress said nay, but the Express don't care a tamale for that. It just digs its fingers into the adobe veneering and refuses to budge.

The Post is inclined to agree with the Express. The bill has been studied carefully, line by line, by the best lawyers, regardless of party, and they say that it is just what is needed. The business men of the country have analyzed it and placed the stamp of their approval upon it. Doubtless it is not perfect—few things created by man are—but the laws of this great country, unlike those of the Medes and Persians, are subject to amendment.

Almost any kind of a national bankrupt law would be an improvement on the present condition of affairs, and, with due deference to the Texas Members of Congress, the Post opines that the business men of the country are apt to know more about their own business and its needs than do the politicians.

The objections raised to it were either frivolous or not sustained by logical argument.

No State in the Union is more in need of a bankrupt law than Texas, and it is to be hoped that Congress will find time to give the bill careful attention.—Post, Houston.

AN UNADULTERATED BUSINESS BILL.

The passage of the Torrey bankruptcy bill by the House was, with the exception of the tariff bill, the first important business measure affecting the whole country to which it has given attention.

If the Senate will only hold up on its partisan legislation long enough to pass this bill, as adopted by the House, the nation will have derived the benefit of one good bill during this long session of political stump speaking.

The Express regrets that the opposition to the bill was led by a Texas Congressman.

No State stands more in need of a bankrupt law than Texas, which has the crudest and most unfair form of assignment law that could have been conceived. It might properly be entitled a law to enable a bankrupt to protect his friends and swindle obnoxious creditors.

The Torrey bill is carefully drawn. It has been approved, in its main features, by the ablest lawyers, North and South.

It was carefully considered by the Judiciary Committee of the House and a strong report was made in its favor.

As a business necessity it has been indorsed by all the great commercial exchanges and chambers of commerce North and South.

There was no politics in it. The bill was unadulterated business.

The lawyer who has read that bill through, section by section and line by line, as it was submitted to the House, with the committee amendments, can not deny that for its purpose it is as nearly perfect as any bill that could have been formed.—Express, San Antonio.

ADMIRABLY FRAMED MEASURE.

This paper favors a national bankrupt act which will place all creditors in all parts of the Union on a footing of equality with those in the State where the bankruptcy occurs, if it will not eat up the insolvent estate with court costs and lawyers' fees.

The hostility to the national bankrupt act, which expired in 1878, arose from the fact that settlements were too long delayed, and court officials gobbled most of the assets converted into cash.

The bill is admirably framed to avoid these objections, to give the honest but unfortunate debtor a chance to start over again, by surrendering his property or compromising, and to compel the dishonest debtor to account to his creditors.

The creditors elect the assignees, who are called trustees under this bill, and they are required to reduce the estate to cash and distribute it as soon as possible.

After reading the whole bill as it passed the House, the Times agrees with Judge Taylor that "it is remarkable for the terseness of its style, the fairness to both debtor and creditor of its provisions, and the expedition and economy it will necessitate in the settlement of estates."

The Times hopes that the Texas Congressmen who have been opposing this bill will withdraw their opposition.

The country needs it. The commercial bodies of every section ask for it. It has the approval of the ablest lawyers regardless of party.--Times, San Antonio.

OPPOSING OPINIONS AS TO THE BILL.

A spicy correspondence between a banker and the author of the bankrupt bill.

SALT LAKE CITY, UTAH, *June 29*.

Hon. JAY L. TORREY,
President of the National Convention of the Representatives of Commercial Bodies, St. Louis.

DEAR SIR: Yours of the 10th instant is received. A copy of your bill and documents you mentioned have not yet reached me, but it makes no difference, as I have been deluged of late with the same kind of literature, which appears to be as plentiful as campaign documents during a Presidential contest.

NO BETTER OR WORSE THAN OLD LAW.

I have carefully perused the Torrey bankruptcy bill and find it no better nor worse than the old one, which was repealed after it was found to be utterly useless. The bill has evidence of a well-paid attorney's plea for a client with a doubtful case.

OUGHT TO PREFER BORROWED MONEY.

I have neither time, disposition, nor ability to answer in detail, and will simply say that the measure is in line with trusts, which have in view centralization and the ruin of merchants with small capital by taking from them the power to make preferences, which is the only way they have to obtain credit from a banker or money loaner, as most small dealers have no security to offer other than their stocks of goods, which, of course, is not available as collateral. Hence, all they have to offer is their word that in case of trouble they will prefer borrowed money, which no sane, honest person can say is not more just than claims made from any other source.

For instance, a merchant commences business, he purchases goods from a wholesale house, say, three times a year. The profits on each bill would be from 10 to 20 per cent—average 15 per cent, at the end of the year would amount to 45 per cent. Now, suppose he borrows from a bank when he commences business. At the end of the year the banker would have made 10 per cent, which is the highest rate. It is plain to be seen that the wholesale man is 35 per cent ahead of the banker, should the dealer fail at the end of the year.

Now, then, suppose that the man should last three years—not a very long time—and should fail; how would matters stand with the wholesale merchants and bankers? The former would have made 135 per cent, and the latter 30 per cent, if the above is correct, and it can not be controverted.

I would like to ask how you harmonize this with common honesty and justice? One goes in with 35 per cent profit over and above the cost of the goods, and the other 70 per cent behind.

It does appear that comment is unnecessary, and yet we are told that the measure was gotten up with "an honest purpose."

BENEFIT EASTERN WHOLESALERS.

The bill is in the interest of Eastern wholesale dealers entirely; they are desirous of sending their drummers into every nook and hamlet to compete with the local wholesale merchants, which, of course, can be done, having no license or taxes to pay, and minus the expense of carrying stocks of goods, as the local wholesale dealers have to do, if they can only force the passage of the bankruptcy bill, so that they will come in equally in case of failure with the banker and local creditors.

The above points are about all I can give to you at the present writing, owing to lack of time, but think they amply suffice to demonstrate the weakness and inconsistency of the bill, so far as the interests of the dealers and bankers in the West are concerned.

Very respectfully, yours,

W. S. MCCORNICK.

THE ANSWER TO THE ABOVE LETTER.

ST. LOUIS, *August 4*.

Mr. W. S. MCCORNICK,
Salt Lake City, Utah.

DEAR SIR: I have your favor of the 29th ultimo, and thank you very much for writing at length, and earnestly hope that you will bear with me while I controvert your position, and in reply hereto give me the full benefit of your further views upon the subject, and also more fully illustrate your position by kindly submitting for consideration amendments to the measure which would make it conform to your views of what a bankrupt law should be, as contemplated by the Federal Constitution.

NOT THE OLD LAW.

Our bill is so entirely different from the old bankruptcy law that your statement that you "have carefully perused the Torrey bankruptcy bill and find it no better or worse than the old one" can only be credited on the ground that you are unfamiliar with or forgetful of the provisions of the old law.

If you will considerately examine the two measures together you will find that their framework, the details of their provisions, and the methods by which the desired results are attained, are quite different, and that the defects of the old law have been remedied.

The greatest objections to the old law, as I understand, and the ones which were paramount in securing its repeal after being in force eleven years, were the delays encountered in its administration and the large amount of fees which were received by the bankruptcy officers.

Our first task in the drafting of this measure was to make provisions for overcoming delays and reducing the expenses of administration.

Two hundred and sixty-five commercial, industrial, and professional bodies in different parts of the country have indorsed the bill, and the number is growing larger daily.

Several hundred leading business men, bankers, and lawyers in all of the States have become officers and committeemen of our national organization.

We think that both of these facts bear testimony to our success.

In order to expedite the administration of the law, we arrange to so pay the officers as to interest them in hurrying, and very carefully limit the amounts to be paid, the details of which are as follows:

The clerk of the court will receive a filing fee of $10 in advance, and will not receive any additional sums. He will, therefore, be interested in expediting the proceedings in each case.

The referee, i. e., the assistant judge, who approximately corresponds to the register under the old law, will be paid by the Government as other judicial officers are paid; the amount will be $1,000 per annum and $10 per case, payable after the case has been concluded and the records have been returned to the court. He will, therefore, be interested in ending the case as soon as possible.

The trustee, who is to represent the creditors, will receive a commission, not upon the income of the estate nor simply the outgo, but only upon the dividends actually paid to creditors. He, therefore, will be interested in having the dividends paid quickly, and as large as possible. The amount is 5 per centum on the first $5,000 or part thereof, paid in dividends, 2 per centum on the second sum of like amount, and 1 per centum on additional sums.

The above provisions will, we are confident, result in the quick and inexpensive administration of bankruptcy estates.

ACCORDING TO THE FEDERAL CONSTITUTION.

What you mean by your statement that "the bill has evidence of a well-paid attorney's plea for a client with a doubtful case," I do not know. If you wish to compliment the bill as a very carefully prepared piece of legislation, I beg to thank you, and to say that your views are in accord with the leading business men and bankers of the country, and a large majority of the Members of the House of Representatives of the last Congress.

Concerning the "well-paid" part of your sentence, I beg to assure you that indorsement of the bill by the leading commercial, industrial, and professional bodies, and the approval of it by the honest insolvents of the country, hundreds of thousands of whom will be relieved from their burdens of debt pursuant to its provisions, will constitute me a "well-paid attorney."

As to the "plea for a client with a doubtful case," I call your attention to the fact that this legislation was provided for in the Federal Constitution at the time of its adoption, and is in line with legislation on the same subject in all civilized countries.

Our Government presents the solitary spectacle of a nation with a national commerce but without a national bankruptcy law.

The passage of this measure will promote honesty, prevent dishonesty, diminish the number of failures, increase the amount paid by insolvent estates, reduce the hazards of business, enable honest poor men who can not pay their debts to get a new start in life, and cheapen the price of commodities. It does not, therefore, seem to us to be a "doubtful case."

PREFERENCES.

The bill is not in line, as you suggest, with trusts, which have in view centralization, nor will it be the ruin of merchants with small capital, but, on the contrary, it will prevent centralization and the ruin of such merchants.

Under the laws now in force in most of the States and Territories merchants with small capital are absolutely and unconditionally at the mercy of the wholesale dealers and bankers; this is, as soon as one of them is even suspected of insolvency, or as soon as a single creditor conceives the suspicion that he is about to prefer his banker or another creditor,

such creditor levies an attachment, and the result is a struggle between the creditors and against the debtor, which, irrespective of his actual financial condition, necessarily results in a sacrifice sale of his property, the dissipation of his good will, and of his being left with a hopeless burden of debt.

Under the proposed law a conservative tone will be engendered between the debtor and creditor classes, and as it will be absolutely impossible for the creditors to take advantage of the debtor or of each other, the breaking up in business of merchants with small capital will be the exception, and not the rule, as at present.

The merchants with small capital in your Territory will favor the passage of this bill, because under it, in the event of misfortune, their rights will be protected according to the rules of equity, and if they can not secure a compromise, they will, if honest men, be discharged and given an opportunity to start a financial career anew.

Equity has from time immemorial provided that trust funds, in the event the amount was not sufficient to liquidate the entire amount of claims against them, should be distributed pro rata among the creditors. Would not the same rule redound to the best interests of the honest business man and the honest banker? We think so, and so do the great bulk of the honest poor and rich men of the country.

A COMMERCIAL PROBATE LAW.

Every man must die. As a result there are probate laws for the distribution of estates of deceased persons in every civilized community on earth. Every one of those laws provides for a pro rata payment of claims of the same class.

Statistics show that over 90 per cent of business men fail. Ought we not, therefore, to have an equitable commercial probate law such as we propose?

DEBTS SHOULD BE PAID PRO RATA.

I thank you very much for your statement and illustration of the comparative percentages received by bankers and jobbers on money loaned and merchandise sold to retail merchants.

It seems from your standpoint that because the wholesale house makes a larger percentage on its risks than you do that it is right and proper that in the event of the failure of the mutual debtor he should pay the principal of your claim in full before he pays any part of the principal of the claim of the wholesale merchant.

Suppose we concede your proposition for a moment, which we do not, and proceed upon that theory.

Some articles of merchandise are sold upon a very close margin, some without any margin at all, and some at a very large profit.

Some merchants borrow money from their relatives without the payment of interest.

Of course you would have this rule which you invoke applied to all of the creditors of the retail merchant.

Therefore, you would consent that the jobbers who sell goods at a profit of a less percentage than you receive as interest and the relatives should be paid in full before you receive any sum.

This result would not be just to you nor to the seller of articles which realize a large profit.

If your views meet with the approval of the bankers of Salt Lake City, I apprehend that this law of equity and equality will be enthusiastically supported by the wholesale dealers in your Territory.

There is no objection under our proposed law to your making a loan and taking collateral at any time in good faith; but you will not be permitted to take all of the property of an insolvent debtor to pay your claim after having made a loan without security, and after others have extended credit upon the faith of the debtor having such property unincumbered.

If you, in common with others, extend credit without security, you and they will be paid pro rata in the event of the failure of the debtor.

I respectfully submit that it is not just that debts should be paid in the order determined by the percentage of profits realized by the various classes of creditors.

The priority of payments never has been provided for on that basis in any law, so far as I know, and I do not believe the bankers and business men of this country would favor any such law.

A bank is a trustee for the depositors. Because of the low rate of interest received on loans, it is in duty bound to take ample security. If it does not do so, or if securities taken become worthless, it does not stand on any better footing than other persons who have loaned money without security or sold goods, which are money's worth, on the same terms.

ENFORCE VALID LIENS—SET ASIDE FRAUDULENT ONES.

The bill provides for the enforcement of valid liens and for the setting aside of fraudulent ones.

If it shall become a law, every man who has given you a piece of commercial paper will be financially strengthened; every man who has indorsed a piece of commercial paper held by you will be strengthened, and as a result your financial standing will be strengthened.

Suppose for a moment that we admit the truth of your statement, which we do not, that the Eastern and not the Western jobbers will be benefited by the passage of the bill, which originated in the West.

The effect will necessarily be that if the Eastern wholesale dealers outsell the local wholesale dealers there will be a diminution of the price of the necessities of life to the people, and while the local wholesale dealers will be deprived of a part of their trade, the great body of the people will be financially benefited in large amounts.

Your statement, however, is not true, but the price of commodities consumed by the people will be reduced, because the passage of the bill will reduce the hazard of business.

NOT A SECTIONAL MEASURE.

The question of the extent of the territory in which the local wholesale dealers can operate is simply and purely a question of the cost of transportation.

If the wholesale dealers in your city could control the cost of transportation, they could sell in the suburbs of the competing jobbing centers, with whom they now vie, for the trade of a common territory.

We anticipate, as one of the most beneficial results of the passage of the proposed bill, that it will extend and strengthen credit; but since it is a uniform measure, the benefits will be extended alike to wholesalers in all parts of the country.

There are certain articles upon which the cost of transportation is proportioned to cost and the profit percentage very slight, and as a result the whole country is a common territory as to them.

As matters now stand, the sellers of these articles who live at a distance enforce innumerable hardships upon local wholesale dealers.

For example, an article in question is sold by a New York, St. Louis, or Chicago man to the customers of one of the wholesale dealers of Salt Lake City.

When pay day comes the debtor asks for time. He is told that time will not be given, and that he must pay or compulsory processes will be resorted to, or that he must give a preference. The former would ruin him and the latter would be against the best interests of the local wholesale dealer, and the banker, if he has one.

The result will be that if he gives the preference he will be financially ruined, and if he does not the same result will follow.

What he ought to do would be the "square thing" by all his creditors. Now it is practically impossible to do it. Under the proposed law he will not be able to help doing it.

Or, as is frequently the case, the man in trouble confides in his friend, the wholesaler, and borrows from him the money to pay the debt in order to prevent his being ruined.

On other occasions the man in trouble appeals to the local banker, promises if a loan is granted to him that he will repay it with the goods purchased of your local wholesaler, but not paid for. In the event of trouble, and when the calamity comes, the New York, St. Louis, or Chicago merchant has not been directly, but indirectly, paid, through the instrumentality of the banker, and as a result the local wholesaler has been made to pay the penalties of the present imperfect laws.

The men who take the most preferences and work the greatest hardships by so doing are big Eastern jobbers, and not the Western jobbers, in whose behalf you speak.

The condition would be entirely different from the above if our bankruptcy law were in force. Under it the unsecured creditors would stand on the same footing, and could not take advantage of the debtor and each other, and the debtor could not take advantage of them; and the result would be a betterment of their condition all around.

Even if the home creditors always received a preference from a failing debtor, which they do not, and if they did not have to frequently spend more than the preference amounts to in defending it, the practice of giving and receiving preferences on the whole would be a bad one; but when you take into account the fraudulent preferences, the ones to relatives, and those which are given to the great concerns who could best share a loss, and the fact that a large percentage of all the failures is due to a fight for preferences, the conclusion is irresistible that the giving and receiving of them should be prevented by law.

The proposed law, instead of being, as you erroneously suppose, a sectional class measure, is nonsectional, nonpolitical, nonselfish, and designed to extend and strengthen credit, diminish fraud, bring about the quick and inexpensive administration of bankrupt estates, and emancipate honest insolvents.

This measure was passed by the last House of Representatives by a large majority. It was not considered in the Senate for a want of time. It will be introduced in the next Congress, and we confidently believe it will be passed.

BANKERS FAVOR THE BILL.

The State Bankers' Association of Iowa during the last year indorsed the bill.

The Bankers' Association of the State of Washington during last month unanimously indorsed the bill. I regret ex-

ceedingly that you should not have been present to have heard the discussion and learned the views of a progressive lot of gentlemen engaged in your business.

Leading bankers in all of the large and small commercial centers of the country stand abreast of the times upon this subject. They are certainly gentlemen with whom you are in sympathy upon other leading topics of the day.

I earnestly hope that upon a further consideration of the subject you will conclude that the bill is a meritorious measure and its passage will redound to the best interests of the whole people.

Very truly, yours,

JAY L. TORREY.

—Journal of Commerce, Salt Lake City.

LET THE BILL BE PASSED.

The House has passed the Torrey bill to supply the popular demand for a national bankruptcy law, which has been under consideration for many years. Now let the Senate go and do likewise.—Messenger, St. Albans, Vt.

BUSINESS MEN APPROVE IT.

The Senate is ready for business again. One of the first and most important measures that should claim its attention is the Torrey bankrupt bill, approved by the best business judgment of the country.

A uniform bankrupt law is one of the necessities of the hour.—Appeal, Petersburg, Va.

ITS NEEDS GENERALLY ADMITTED.

The Torrey bankruptcy bill, which has passed the House and been reported from the Judiciary Committee of the Senate, has been indorsed by the Lynchburg Board of Trade, the Norfolk Real Eatate Exchange, and the chambers of commerce of Richmond and Staunton.

On the committee to promote its passage the Virginia members are A. Berkeley Carrington, of Danville, and B. F. Johnson, of Richmond.

It is generally admitted that such a law is needed, and the organizations and gentlemen referred to are of the opinion that the shape of the pending measure is as perfect as can be reasonably hoped for.

It allows the same exemptions now provided for in State laws, and leaves the trial of the rights of property with the State courts.

Voluntary and involuntry bankruptcy are both provided for.—Express, Richmond, Va.

TO PASS IT WOULD BE A "GRACEFUL NONPOLITICAL ACT."

The Torrey bankruptcy bill as it passed the House and now awaits action in the Senate is so drawn as to include cases of voluntary and involuntary bankruptcy.

The results anticipated by the bill are, "that the assets of persons who can not or will not pay will be taken in charge and distributed ratably among their creditors; that an equitable and safe guide will be furnished for the settlement of transactions which are now left unsettled by the varying rules of law in force in the several States; that large concerns will be prevented from securing assignments for their benefit by threats against their small debtors, whereby they succeed in collecting dollar for dollar of their debts while other creditors are prevented from collecting any part of their debts."

And, finally, "that the prompt compromise or arbitration of controversies at small expense will be promoted as a substitute for vexatious and prolonged litigation."

All these important details are provided for in the bill, and if the wishes of the merchants and business men are consulted the Senate, which has now the matter in hand, could not do a more graceful nonpolitical act than by passing the bill providing for a simple, cheap, and impartial bankrupt law, in which all the business men of the country are interested.—Herald, Roanoke, Va.

STAUNTON, VA., URGES ITS PASSAGE.

The chambers of commerce and boards of trade throughout the country were requested to take action embodying their views in reference to the pending bill establishing a uniform system of bankruptcy, which has passed the House of Representatives.

That such a law would be enacted, appeared conclusive to the Staunton Chamber of Commerce, and in dealing with the subject a report, taking in the whole scope of the proposed law and suggesting some amendments, was prepared by Capt. Thomas D. Ranson, a member of the chamber and chairman of the committee in charge of the subject.—Spectator, Staunton, Va.

THE TACOMA CHAMBER OF COMMERCE.

The Tacoma Chamber of Commerce has prepared a neat pamphlet bearing the printed report of the committee appointed to investigate the Torrey bankrupt bill.

The purpose of this procedure is to enlighten the East upon the opinions of the West on this subject as a guide to legislation on the subject.

The proceedings were as follows:

THE BILL REFERRED.

At a general meeting of the Tacoma Chamber of Commerce, held Thursday afternoon, September 8, Mr. Collyer offered

the following resolution, and moved its adoption. The motion was seconded by Dr. Culver and unanimously adopted:

"*Resolved*, That the Torrey bankrupt bill be referred to a committee of six members of this chamber, to be appointed by the president, with instructions to diligently examine it and confer with counsel, with a view to ascertaining whether it is a measure perfectly fair to the creditor and debtor classes, and report their conclusions and recommendations."

At a subsequent meeting of the board of trustees the president appointed the following committee: Messrs. Collyer, Hale, Pratt, Hunt, and Paulson.

At the meeting of the board on Thursday afternoon, October 15, the committee presented the following report:

TACOMA, WASH., *October 6.*

ISAAC W. ANDERSON, Esq.,
President Chamber of Commerce:

We, your committee to whom was referred the Torrey bankrupt bill, beg to report that we have diligently examined it and conferred with eminent counsel with a view of ascertaining whether it is a measure perfectly fair to the creditor and debtor classes, and have unanimously reached the following conclusions:

FAIR TO THE DEBTOR.

The Torrey bankruptcy bill carefully protects the rights of the debtor to the fullest extent, with a care and completeness that does not work hardship upon others. A few of its provisions are as follows:

"The acts, the doings of which or the failure to do which constitutes acts of bankruptcy, are in general terms such as indicate a dishonest purpose on the part of the debtor with reference to the disposition of his property, or unquestioned insolvency, and are such as have heretofore been prescribed in bankruptcy acts and as seem necessary in such a measure.

"Proceedings in bankruptcy can not be instituted except by three creditors of a common debtor, who together have claims aggregating at least $500 over and above securities held; in the event the debtor has less than twelve creditors, one of them having such a claim may institute proceedings.

"The debtor against whom proceedings may be instituted as above will have all the rights of a defendant in a law or equity case including, if he desires, a trial by jury as to whether he has or has not committed the act of bankruptcy as alleged.

"The defendant will retain possession of his property after proceedings are commenced and before judgment is entered, declaring him a bankrupt, unless the creditors shall show to the court that it is necessary that the property should be seized, in the best interests of the estate, and the court shall so order and unless the creditors shall give a bond to indemnify the debtor in the event the proceedings prove to have been improperly instituted, and even then the debtor may give a forthcoming bond and retain possession of his property.

"The exemptions of a bankrupt will be the same as are provided by the laws of the State in which he lives, in force at the time the petition is filed.

"A composition can be applied for by the debtor under such circumstances as will enable the creditors to be fully advised in the premises and beget the greatest probability of its acceptance. If fraudulently procured, it may be set aside upon application made within six months after being confirmed.

"A discharge may be granted upon application to the court after two and within the next ten months after adjudication. All creditors will be notified of the application and of the time when it will be heard, and will have an opportunity of being present and of supporting or opposing the application. If the debtor has been guilty of any of the acts which should not have been perpetrated by an honest man, he will not be discharged. If his conduct prior to or subsequent to the failure has not been reprehensible, he will be discharged. The discharge may be set aside upon application made within two years after being granted, if it proves to have been fraudulently obtained."

The conclusion seems irresistible that the bill is perfectly fair to the debtor and that it is not harsh in any respect, and that in every condition of the debtor his position under it will be more advantageous than under the present State laws.

FAIR TO THE CREDITOR.

A very careful consideration of the bill discloses the fact that the rights of creditors are fully protected, without in any way infringing upon the rights of others. Some of the more important provisions are as follows:

The proceedings will be prompt and business-like and the costs will be very much less than under the old law, and as small as will be consistent with the proper performance of the duties enjoined upon the officers.

The trustee, who represents the creditor, will receive a commission of 5 per cent on the first $5,000 or less, paid in dividends, 2 per cent on the second sum of like amount, and 1 per cent on the excess over $10,000.

The clerk will receive a $10 filing fee, in advance, and no further amounts.

The referee, or assistant judge, will be paid a $1,000 salary and $10 per case after the case has been completed and the records returned to court, both by the Government.

The time and manner of the payments

of the above amounts will beget promptness on behalf of the officers, and the limited amount paid will insure the economical distribution of estates.

All creditors of the same class are to receive pro rata dividends.

The receiving of voluntary or enforcing of involuntary preferences is prohibited.

Liens given in good faith and for a present consideration will be enforced; fraudulent ones will be set aside.

Creditors' meetings will be held at such places and at such times as will be for the greatest convenience of all parties in interest.

The arbitration of controversies and the compromise of differences, under the direction of the court and after notice to the creditors, will be substituted for tedious and expensive litigation.

The bankrupt may be detained, but not imprisoned, if he is about to leave the district at any time within six months after the adjudication and his absence will interfere with the administration of the estate.

Notices will be given to the creditors of each step in the proceedings, and pursuant thereto they will have an opportunity to be heard by the court in favor of or in opposition to any proposed proceeding.

In view of all of which it is impossible to reach any conclusion other than that the bill is a measure which fully protects the rights of the creditors and makes their property interests more secure than under the present State laws.

RESOLUTIONS.

We submit resolutions and recommend their adoption as follows:

Resolved, That the premises stated, the reasons advanced, and the conclusions reached, as above, are hereby approved.

Resolved further, That the secretary is instructed to transmit a copy of this report and resolutions to our Senators and Representatives in Congress.

Resolved further, That the secretary is requested to forward copies hereof to the commercial, industrial, and professional bodies in this and other Western, Northwestern, and Southwestern States, and to request them to join in this movement and cooperate to secure the enactment of the Torrey bankrupt bill.

Respectfully submitted.

LOUIS D. CAMPBELL,
Of Campbell & Powell, Attorneys.
LE ROY PRATT,
Pres. Woodruff-Pratt Dry Goods Co.
E. M. HUNT,
Of Hunt & Mottet, Hardware.
CHAS. E. HALE,
President Tacoma Grocery Company.
P. A. PAULSON,
President Tacoma Lumber Company.
SAM'L COLLYER,
Cashier Merchants' National Bank.

This report was unanimously approved, and the secretary was instructed to have it and all proceedings pertaining to it printed, and copies sent to our Senators and Representatives in Congress.

C. A. SNOWDEN,
Secretary.

—News, Tacoma, Wash.

WILL LEAD TO AN EXTENSION OF BUSINESS.

The Torrey bill, which has been reported to the House, is a measure that embodies all the features of legislation which, in the judgment of a large majority of the business men of the country, in the West as well as the East, are required to detect and punish attempts to swindle creditors, and at the same time impose no unnecessary burden upon the honest debtor whom adverse circumstances have forced into insolvency.

The bankruptcy law which went out of existence by act of Congress more than a decade ago was rendered obnoxious by a burdensome fee system. It did a great deal for the registers in bankruptcy and for the lawyers, at the expense of the commercial community. It was repealed at the request of the business men of the country, who had come to the conclusion that no law at all would be better than a law that saddled the process of liquidation with so many expenses.

During the years that have elapsed since the repeal of the law houses doing business on a large scale have been able to protect their interests by taking advantage of the State laws bearing on the subject of the collection of debts.

As these laws are not uniform, however, and as it did not pay distant creditors to go to the expense of availing themselves of them for the collection of small accounts, the generality of business houses have felt constrained to exercise very particular caution in the transaction of business with parties at a distance, and have in many cases been obliged to decline to forward goods, which they would readily have parted with under similar circumstances, had they enjoyed the protection of a national bankruptcy law.

In many cases dishonest persons, availing themselves of peculiar provisions in the laws of their State, have been enabled to swindle with impunity, while in other cases the peculiarity of State laws has been turned to advantage by alert creditors to enable them to seize on the assets of an insolvent and sacrifice them for their own benefit, and to the loss of other creditors and of the insolvent himself.

The passage of the Torrey bill will lead to an extension of business, and at the same time decrease the danger of loss by bad accounts.—Wisconsin, Milwaukee.

PREVENT PREFERENCES; PUNISH FRAUD.

The Torrey bankruptcy bill, which was approved by the convention, will do away with the expensive fee system, which was a wasteful and unpopular feature of the bankruptcy act of 1867; it will prevent preferences, punish fraud, and provide for the speedy distribution of the assets of insolvents.

The enactment of a good bankruptcy law would be a help to business men in all sections of the country, and it is to be hoped that Congress will not permit another session to pass without taking action in the matter—Wisconsin, Milwaukee.

A PRACTICAL ILLUSTRATION.

The necessity for the passage of a national bankruptcy law is illustrated in the case of a large Milwaukee house which failed last summer.

The creditors of the concern held their first meeting seven months ago, but they will have to wait until the expiration of at least a year from that time to get their money.

In the court proceedings growing out of the affair an attorney for one of the creditors quoted a decision by the Massachusetts supreme court, in order to settle a disputed question as to the proper manner of procedure. He was answered by another attorney, who quoted a Minnesota supreme court decision, in which a position exactly opposite to that of the Massachusetts court had been assumed.

There is nothing more discouraging to business men than unsettled and uncertain laws regulating business matters.

Where each State proceeds in its own way, without reference to the practice in other States, confusion is the inevitable result, and sharp fellows, who are willing to study and take advantage of little quirks of law, will get the better of honest men.

A national bankruptcy law is needed as a convenience to honest business men and a discouragement to fraud.—Wisconsin, Milwaukee.

COMMERCE KNOWS NO STATE LINES.

The principal argument in favor of a national bankruptcy bill is found in the fact that, whatever insolvency system the States may provide, they can not release the honest but unfortunate debtor from the full burden of his obligation and place him on his feet again.

Men who are unfortunate in business, and who give up all their property to their creditors, are often left with a cloud of debt that prevents them getting a start again, and the community is deprived of the benefits of their industrial activity.

The thing needed in such cases is to "impair the obligation" of the debtor's contracts, and that is something the State can not do.

Moreover, transactions that are interstate in character can be reached only by a national bankruptcy system.

Sooner or later there must be a permanent and uniform system of bankruptcy provided for the United States.

This is the only great commercial country that lacks such a system.—Chief, Oshkosh, Wis.

AS COMPREHENSIVE AS OUR NATION.

For years there has been an effort made to have a national bankrupt law based on principles of justice to all classes.

A bill of that nature, or more nearly so than any that has as yet been framed, is now before Congress, known as the Torrey bill, that ought to be passed as speedily as possible.

It is in no sense a partisan measure, and will, therefore, avoid the carping criticism of that pestilential brood of party statesmen who can see nothing good that is not indorsed by the particular party to which they belong. It is as broad and comprehensive as our nation, and seeks only to do justice to all citizens, no matter where they may be located.

By this bill honest debtors can be relieved of a burden of debt from which it is impossible for them ever to extricate themselves by individual exertion, and thus be given a new start in life. But, while it thus gives the debtor class certain privileges, it is not unmindful of the rights of the creditor.

The Torrey bill is wholly different from the acts which have been in force in this country or which have ever been presented to Congress.

It is simple in its expression; any man can read and understand the whole or any part of it; and be it said to the credit of the House that it was not mutilated while under consideration, but was passed for the most part as it was drafted by its author, Colonel Torrey, and presents, therefore, a consistent system instead of a legislative patchwork.

It is designed to be administered with altogether different results from the old law.

Every officer is so compensated that he will be in a hurry to close up the estate as soon as it can be done with due reference to the best interests of the creditors.

The passage of this bill would result in a diminution of fraud, an increase of dividends paid by bankrupt estates, an extension of confidence between men in different parts of the country, and an enlargement of commerce.

If the people understood the measure fully, there would be little or no opposition to it.

Bankrupt laws have heretofore, as a rule, been unpopular with people in moderate circumstances financially, such laws being considered by them as intended for the benefit of rich men who involve themselves by speculations, etc., and not for the promotion of honest dealing or for general use.

A good, honest bankrupt law, however, that can be speedily and economically administered, will help the poor traders and business men of the country by giving them improved credit at home and abroad, since the guarantee of a fair distribution of the estate of an embarrassed dealer, and the destruction of dishonest preferences against nonresident creditors, will help most those who most need to trade on credit.

Such a law would improve rather than degrade the commercial morals of the country.—Times, Racine, Wis.

BANKRUPTCY LEGISLATION.

The prospects for the passage of the Torrey bankruptcy bill seem encouraging at the present session of Congress.

The movement in that behalf, which has been conducted by the debtors and creditors of the country in the form of a national organization, seems to have gained ground from its incipiency more than four years ago, and to have well-nigh encompassed the entire country.

In the beginning there was a show of opposition by some three commercial bodies, but since then one of the bodies has recalled its opposition and indorsed the bill, and the others have not since been heard from.

The fact that the number of bodies which have indorsed the bill has increased to about three hundred and is still growing larger, and that a large number of the leading men connected with the business concerns and industrial enterprises of the country are participating in the movement, and that organized opposition has well-nigh disappeared seems conclusive evidence that such legislation is desired on the part of the people.

There has been, we understand, an inclination heretofore in some quarters to treat the subject as a political one, but the fact that the Members of Congress did not divide at all upon party lines during the consideration of that measure in the last Congress, nor upon sectional lines, is indicative of the fact that the question is an economic and not a political one.

The above view of the case is greatly emphasized by the fact that the Hon. George W. Stone, who has for a quarter of a century been a member of the supreme court of the State of Alabama, and for many years its chief justice, left his home and went to Washington shortly before the convening of Congress and urged President Harrison to recommend bankruptcy legislation in his message to Congress.

Judge Stone, in an interview while at Washington, referred to the bankruptcy bill as the best piece of legislation upon that subject ever submitted to Congress, and expressed the belief that its passage would greatly redound to the commercial, moral, and individual interests of the whole people, and especially those of the South.

The fact that the Senate is controlled by one party and the House by the other will prevent any legislation in its nature political, and the time, therefore, ought to be auspicious for the passage of a bill provided for by the Federal Constitution and which in its very nature is not political or sectional, but is designed to promote the best interests of the whole people.

We therefore express the hope that there will be no delay in the passage of this measure.—Sheboygan County News, Sheboygan Falls, Wis.

A NECESSITY.

Bankrupt laws would seem to be a necessity not alone as to the general business interest of the country, but in the interest of the honest and unfortunate debtor, in order to put him on his feet again. The House on Saturday passed the bankruptcy bill. The bill just passed includes both voluntary and involuntary bankruptcy. There are nine specific acts for which a debtor can be forced into involuntary bankruptcy, all more or less tainted with fraudulent or deceptive purpose. The bill passed the House by a vote of 157 to 81, but it is doubtful if it will get through the Senate at this session.—Advertiser, Montgomery, Ala.

JUST BETWEEN DEBTOR AND CREDITOR.

The House has passed the Torrey bankrupt bill, and it now goes to the Senate. The measure is regarded by the best authorities as a most satisfactory one, being equally important to both the debtor and creditor classes. It has been indorsed by the leading commercial bodies in all parts of the country, and its advocates seem confident that it will become a law. It is extremely doubtful, however, that it will get through the Senate at this session.

The bill, as the House passed it, provides for both voluntary and involuntary bankruptcy.

The obvious purpose of the bill is to deal justly between debtor and creditor and prevent frauds by dishonest debtors, as far as possible, by transfer of property, by inequitable preferences, by secretion, and otherwise.—News, Birmingham, Ala.

A RELIEF TO THOUSANDS.

The Torrey bill is said to contain all of the good features of the various State laws, and probably is as good as can be made, providing security against fraudulent preferences of creditors and affording relief to thousands of honest men who only lack the opportunity to redeem their credit. This they will be able to do in many instances, by the hard lesson of experience coupled with honest effort.

THE UNITED STATES ALONE.

It is claimed that ours is the only commercial country in the world which has not a permanent bankrupt law, although there is greater need for it with us because of the diversity and conflict of the insolvency laws of the various States of the Union. Many objections were urged against the bankruptcy act passed soon after the late war (in 1867, we think), and yet the country was greatly benefited by it. Such defects, we are assured, are guarded against in the bill now pending, the necessity for which becomes more apparent every day, judging from the general expressions of approval of it which we see from all parts of the country.—North Alabamian, Tuscumbia, Ala.

BUSINESS COMMUNITY WILL WELCOME IT.

As the Torrey bill stands, it represents the carefully weighed opinion of the most competent jurists and merchants of the Union.

CREDIT CRIPPLED.

The only reason that we are aware of that has been urged against the enactment of a bankruptcy law at this time is the fact that the repeal of the last law has left the insolvency field open to be occupied by the various State legislatures, and most of the States have in consequence established more or less complete systems of insolvent laws. With these, however, there is a profound discontent. They have all the variety of a tessellated pavement, and such uncertainty attaches to their administration in the different States that commercial enterprise and credit is seriously crippled.

The dissatisfaction with State laws, instead of diminishing, is sure to increase, and for a sufficient reason. Every new railroad and every new telegraph line enlarges the area of common commercial interests in the United States. The failing debtor has always been an object of interest to the leading commercial centers, and now with the multiplication of cities and towns and the ramification of trade and industry a failure in any one State may affect creditors in every State in the Union. When a failure comes, there is a general scramble for the goods in sight; some of the local creditors are made whole, while others, together with nearly all the outside creditors, are left without a dollar to show for property they have parted with in good faith.

FAIR TO DEBTOR AND CREDITOR.

With a general bankruptcy law there can be no cause whatever to complain. The creditor's interest is protected, whatever property and effects the insolvent has is fairly and equally divided, and there is no room for fraud or preferences. On the other hand, the debtor himself has the satisfaction of knowing that his estate is honestly applied to meet his obligations in the proportion that it is equal to the demands, and once this is done he can again take up his business career, and if it is in him to succeed he can succeed without being weighed upon and hampered by a load of old debts. The law will work to the best interests both of the creditor and the debtor class.

We hope the Alabama delegation will be able to give the measure a cordial support. The general idea of the bill has already received the distinguished support of Chief Justice Stone, and we feel sure that the entire business community will welcome it.—Advertiser, Montgomery, Ala.

PROMOTES THE INTERESTS OF DEBTOR AND CREDITOR.

The word bankrupt has been much abused; it has so often been connected with rascality, and has so frequently been used in connection with discredited merchandise, that in the popular estimate it signifies either a moral or financial collapse. As used in connection with a national enactment, it is designed to have quite another significance.

It is believed by the best minds in the country that the enactment of the Torrey bill will have the effect of diminishing fraud and of exterminating a certain class of fraudulent practices which are now prevalent; that it will, beyond question, reduce the number of commercial failures; that bankrupt estates will be administered promptly and at small cost; that honest insolvents will be discharged, and that in all respects it will redound to the best moral and financial condition of the great mass of the people.

In all civilized communities there are probate laws for the orderly distribution of the estates of deceased persons. Since over 90 per cent of those who do business in whole or in part on credit soon or later fail, it seems but reasonable that there should be a commercial probate law for the same purpose; the bill in question is such a law. Equity for all time has provided that where a fund was not sufficient to liquidate all claims of the same class against it that it should be ratably

divided; the Torrey bill is the embodiment of that principle.

As a general proposition, any improvement in the laws which render the position of debtors more secure and gives additional safeguards for capital invested promotes the interests of debtors and creditors concerning commercial transactions. We believe the Torrey bill to be an improvement on existing laws, and therefore urge upon Congress the necessity of its prompt enactment.—Register, Mobile, Ala.

VIEWS OF SOUTHERN REPRESENTATIVES.

The views of many public men have been obtained upon the advisability of the passage of an uniform bankruptcy bill, known as the Torrey bankruptcy bill. From a very exhaustive report of these views, which has been forwarded to us, we take a few showing the position taken by some of our Southern Representatives:

Hon. Charles J. Boatner, of Louisiana, said: "I favor the Torrey bill in the form reported by the Judiciary Committee. Under the present complicated and ineffectual State laws creditors are not equally protected against fraudulently inclined debtors, nor can honest insolvents be relieved of debts beyond their power to pay. Under the proposed law the rights of both classes will be protected. Under the provisions of this bill a great many worthy men whose energies are cramped by debt at present will be discharged. It will benefit all parties to commercial transactions in this, that the security it will give to both the purchaser and the seller will cheapen credit, and as a result reduce the price of commodities to customers. In my judgment the present Congress should, by all means, enact this measure."

Gen. T. C. Catchings, of Mississippi, said: "I am now and have always been in favor of the enactment of a bankruptcy law as a part of the permanent statutes. As a great commercial nation we need it; we are the only one of the prominent nations on the earth which is without one. Commercial frauds of a greater or less degree are of daily occurrence; the enactment of this measure would, in my judgment, tend to diminish them. The passage of this bill would unquestionably redound to the best interests of the whole people."

Hon. William H. Cate, of Arkansas, said: "In view of the variance between the several State insolvency laws, and the adjudication thereon, I believe it would be advantageous to all classes of our citizens to have them succeed by a wise and just general bankruptcy law."

Hon. Hillary A. Herbert, of Alabama, said: "I am in favor of the passage by Congress of a good bankruptcy law at the present session. I am not familiar with the details of the bill reported by the Committee on the Judiciary, but have great confidence in the wisdom of that committee, and shall probably vote for the measure when it is put upon its passage."

Hon. Littleton W. Moore, of Texas, said: "The most important bill before Congress is that for the establishment of a uniform system of bankruptcy. I think that the reasons for opposition to such a bill are the same which might be urged against all laws which are wise and impartial. The Torrey bill will preserve the exemptions and homestead rights to all poor men, resurrect honest insolvents, give to every creditor his complete rights, and save vast amounts which are annually expended in needless costs under the present conditions. It ought to be passed without further delay."

Hon. William C. Oates, of Alabama, who introduced the Torrey bill in the House, said: "The Mobile Cotton Exchange, the Mobile Chamber of Commerce, and the Montgomery Commercial and Industrial Association, all leading commercial bodies in my State, have heartily indorsed the bankruptcy bill as reported by the Judiciary Committee, and no similar bodies in my State have expressed views in opposition to its enactment. The leading newspapers in all parts of the State have advocated its passage. Chief Justice Stone, of our supreme court, has written me a concise and forcible letter urging early and favorable action. The bill is not open to any objection, which might have been truthfully urged against the old law, but is one which is wise and conservative, and, in my judgment, would result, if enacted, in the promotion of the best interests of the whole people."—Register, Mobile, Ala.

INTERVIEW WITH A PROMINENT ARKANSAS MERCHANT.

Mr. George Sengle, of Fort Smith, Ark., dealer in hardware and agricultural implements, when seen by a reporter of this paper, said:

"As a business man I am heartily in favor of a bankruptcy measure, which, while it treats the debtor with consideration, also prevents various forms of fraud from being perpetrated by creditors against each other, and by debtors against the creditors. I have carefully examined the Torrey bankruptcy bill, and believe that it meets the demands of the honest business men of the country. I believe that it holds the scales evenly between all classes, and therefore think that it ought to be enacted by Congress without further delay.

WRONGS UNDER PRESENT LAWS.

"Under the laws, as they exist at present, there is no adequate protection either for a well-meaning debtor or an honest creditor. Creditors are frequently compelled to institute compulsory processes against a debtor for fear some other creditors will do so, when the debtor is really able to pay more than he owes, but is temporarily embarrassed. There ought to be a uniform law which would protect the rights of all creditors, and not leave them at the mercy of each other; such a law would redound to the best financial interest of all parties concerned. If a debtor, under the laws as they now stand, is even suspected of being in a tight place, there is the utmost danger that he will be financially ruined by action of his creditors, although he may be worth many times the amount he owes. In the ordinary course there is no remedy for anybody except the creditor who takes fright first and secures an attachment against the failing debtor; the other debtors ordinarily get nothing except a bill of costs, and the debtor has a burden of indebtedness probably for the remainder of his life. While debtors sometimes secure a discharge by the voluntary cancellation of the amounts due by their creditors, the rule is that when an honest man fails he can never regain his position in the commercial world. If the Torrey bill is enacted, it will prevent precipitate action by creditors, make the perpetration of fraud by the debtor next to impossible, and in the event of an honest failure will bring about the distribution of the assets pro rata among the bona fide creditors, and will give to the honest debtor a merited discharge. My convictions upon this subject are perhaps best expressed by the inquiry, 'Where is there an honest man that is opposed to the passage of that law?'"—Fort Smith (Ark.) Times.

NECESSARY TO STRENGTHEN CREDIT.

The leading business men all over the land are combining to secure the passage of what is known as the Torrey bankrupt act, in order to make uniform throughout the States proceedings in bankruptcy, to reduce the expense thereof, and to do away with the exasperating delays which now attend the closing up of bankrupt affairs.

One important feature of this measure is that it puts all creditors upon the same plane, which is in marked contrast to the spirit of the bankrupt law of this State. Here foreign creditors are so flagrantly discriminated against that at a recent meeting of New York jobbers it was proposed to adopt a rule barring out from credit entirely all California merchants. And the disclosure made in connection with the failure of a large San Francisco house a few weeks since would indicate that the New York dealers were warranted in resorting to this measure.

In the case referred to a firm failed for $337,000, with reported assets of $78,500. Of this large indebtedness $180,000 was due to New York and European creditors for goods purchased, mainly, since the first of last July. The latest published phase of this failure was to the effect that the local creditors had made a compromise by which they would receive 50 cents on the dollar of their claims, but the foreign creditors would get nothing at all. An especially exasperating incident in this case was the fact that many of these shipments of Eastern goods never reached the San Francisco house, but mysteriously disappeared upon arrival.

In this State only home creditors can attach an insolvent debtor, unless a debt due a nonresident is by virtue of a contract made in the State or is made payable here; hence, in an effort to protect their interests, some of the Eastern jobbers have printed upon their bills, "This bill is due in California or New York, at the option of the creditor."

That it is necessary for some radical measures to be taken, tending to strengthen their credit in the East, the business men of California are now convinced. The Torrey bill seems to meet the requirements of the situation.—Enquirer, Oakland, Cal.

WE NEED IT.

There can be no question that we need a bankruptcy law.—Tribune, Oakland, Cal.

OPPONENTS BECOME SUPPORTERS.

The author of the Torrey bankruptcy bill, Judge Torrey, used to be a lawyer in St. Louis, but now he is a resident of the new State of Wyoming. It is a bill, so far as we can learn, without any selfish interests, while its excellent qualities can be demonstrated from the fact that every opponent of the bill who has contrasted its proposed operations with the law of his own State has invariably been converted into a supporter.—Independent, Santa Barbara, Cal.

THE LAW COMMENDED.

[From annual address of Mr. W. C. Patterson, president Los Angeles Board of Trade.]

During the month of September considerable discussion was prevalent all over the country relative to the passage of the Torrey bankrupt bill. As it was a matter of more than ordinary importance to the business world, a special committee, consisting of Hon. E. F. Spence,

Gen. John R. Mathews, and Mr. B. F. Coulter, was appointed to examine the bill and report upon its merits. They reported to the meeting of the directors, heartily commending its provisions. The board of directors thereupon passed resolutions in accordance with the report of the committee, and urged upon Congress the passage of the bill.

Having made a somewhat careful study of this proposed bankruptcy law, and having been in correspondence with its author, I am convinced that the bill should be passed, for the following reasons:

It is a plain, concise, and easily understood measure. Its enactment has been demanded by bodies of every kind and citizens of all occupations from one end of the country to the other. It ought to be passed because it will reduce the percentage of failures and the amount of liabilities of those who fail. Such has been the result under the English bankruptcy law. In this country the percentage of those engaged in business who fail and the amount of their liabilities are increasing at an alarming rate. It will enable honest unfortunates to be discharged and to again enter the list of the active, aggressive men who promote the enterprises and conduct the commerce of the country; result in the equitable, quick, and cheap administration of the estates of dishonest and insolvent persons; reduce the hazards of business, and thereby promote the financial well-being of the manufacturer, the wholesaler, the retailer, and the consumer. In the language of the author, "The bill is designed to enable honest men to do business upon an honorable basis and to put dishonest men in the penitentiaries."—Times, Los Angeles, Cal.

A BANKRUPTCY LAW SHOULD BE PASSED.

Owing to the close commercial relations between the States at the time of the framing of the Constitution, a provision was inserted in that instrument reserving to Congress the power to pass a general law governing all proceedings in bankruptcy. Several laws have been passed and repealed after trial as being imperfect, and for fourteen years there has been no bankrupt law on the statute book.

It is patent to everyone that has given the matter a thought that some measure of this kind should be adopted. It was never intended that the honest debtor should be held in bondage worse that that of Egypt, nor that the honest and decent creditor should be forced to join in attacking some poor unfortunate lest some more greedy creditor should come in ahead of the others under a writ of attachment.

As the case now stands, a debtor is almost at the mercy of the creditor. Men who would pay their debts willingly and speedily, if they were given a chance to get on their feet, are kept down through the rapacity of some creditor. As stated in the report of the committee, it is contrary to public policy to have its citizens prevented by inability to pay debts from accumulating property. Both creditor and debtor would be served by the passage of this act.—Sun, Denver, Colo.

PRESENT SYSTEM SHOULD BE ABOLISHED.

The Torrey bankruptcy bill, which is now pending in Congress, is exciting a great deal of both favorable and unfavorable comment from Eastern business men.

The present laws do not give creditors either equal or satisfactory protection in cases of insolvency. The few firms with millions of dollars of capital can afford to employ a competent law and collection department, which gives them ample protection from the severe losses that necessarily fall upon smaller houses.

Preferred creditors and concealed assets are the conspicuous evils of the present system that should be abolished. It looks as though the Torrey bill in operation would materially modify these wrongs, if it did not absolutely abolish them.

The country certainly needs an uniform, equitable, and honest bankruptcy law, and the present Congress might save itself from universal condemnation by passing such a measure.

Let the discussion of the Torrey bill be full, free, earnest, and thorough. The greatest good to the greatest number should assuredly determine legislation on this subject.—Times, Denver, Colo.

GREAT NEED OF THIS LAW.

At last there is a faint prospect that Congress will enact a bankruptcy law. The subject has been under consideration for years, and different measures have been introduced, the best known being the Torrey bill, which had a chance of becoming a law several years ago; but objections have been made, and all these bills have been vigorously resisted.

This bill provides for both voluntary and involuntary bankruptcy, and extends the privilege to nearly all classes of business men, except wage earners and farmers. It is claimed that the expense of administering a bankrupt's estate will be small. This is a very important consideration, for it is remembered that under the old bankruptcy law the cost of administering an estate was so great that much of the property which ought to have gone to the creditors was consumed in paying fees.

It would require but little observation to convince anyone that there is great

need of a law of this kind. Thousands of men have been ruined by business depression and would gladly settle with their creditors upon a basis which would release them from further obligation and give them a chance to start again in the world. This can not be done by a State law, for no State can enact a law which would impair the obligations of a contract. It can not provide for a discharge of a debtor, which, of course, is the important consideration. That can be done only by the Federal Government. Consequently Congress has been importuned for years to enact such a law.—Republican, Denver, Colo.

LOOKS FAIR.

There is in Congress a bankrupt law which makes, as it indicates in a subheading, "a square deal all round." It is about time that there were some measure of this sort passed by Congress. The old bankrupt law was repealed years ago in the hope that a new one would be speedily passed. The proposed law looks fair.—Enterprise, Healdsburg, Cal.

AN EQUITABLE MEASURE.

For several years the business men of the country have been urging upon Congress the necessity for the passage of a uniform bankruptcy bill, and nearly all commercial bodies of the United States have circulated petitions and passed resolutions recommending the passage of the Torrey bankruptcy act, which is regarded as equitable a measure as can be conceived.

The business men of the country are now making further efforts to have the act made a law before Congress adjourns.—Bulletin, Norwich, Conn.

THE TORREY BILL SADLY NEEDED.

It certainly does appear that the Torrey bill is a conservative measure, and was originally drawn with the greatest care and was intended to suit the business interests of the country. Such opposition as it encountered in the last Congress was of a character to reflect credit upon the measure rather than objection. Appeals were sent to Congress by the score asking that it be passed. No one opposed the bill except a certain class of creditors whose occupation would be gone if the Torrey bill were once made a law. Even these, however, were not able to show that such a general bankruptcy law, uniform in the various States and Territories, is not sadly needed. It needs little reflection to show that it is. Commerce in this country is largely interstate commerce. The great railway systems run from such cities as New York, Philadelphia, Baltimore, Chicago, and New Orleans into the far inland territory, distributing the goods and manufactured products of the cities, and bringing back to the seaboard the produce of the farms, mines, quarries, and lumber camps of the nation. State lines do not enter into account. The locomotive, with its heavily loaded train, dashes past cities and villages and leaps over the boundaries between the sovereign States as though they did not exist. Merchants in all the great cities send goods to their patrons in forty-four States, and in collecting their bills are forced to make use of the legal restrictions and facilities of just so many Commonwealths. It needs little argument, therefore, to show that one general bankruptcy law ought to be applicable everywhere for the protection of merchants. They sell in all the States and Territories; they should be able to collect for their sales where they are made.

Our present system is cumbrous and promotive of fraud. It should be abandoned for one that is general in its operation.—News, New Haven, Conn.

THE BANKRUPTCY BILL.

Its early passage by the House considered probable—Main features as proposed—Careful attention given in committee.

It is expected that as soon as the pension bill now pending has been disposed of the House of Representatives will take up and consider the bill reported by Chairman Henderson, from the Committee on the Judiciary, for "a uniform law on the subject of bankruptcies throughout the United States." After full consideration a vote will be taken, and the bill will pass by a fair majority. The present committee, as well as several of its predecessors, has bestowed much time, study, and labor upon this subject. The report on the pending bill was prepared by Chairman Henderson, and it is an exhaustive and conclusive argument in favor of the proposed legislation, and fairly meets and controverts the objections urged against it.

The opposition has gradually diminished in strength and energy, and it is now apparent that large majorities in both branches of Congress favor bankruptcy legislation, although there is still a marked difference of opinion between the advocates of the pending bill and those of a purely "voluntary" system. The basis of the present bill is the Torrey bill, which was first proposed in Congress six or eight years ago and which was substantially agreed to by national conventions called and held to consider the subject, and by boards of trade, chambers of commerce, and other commer ial bodies throughout the country. Since it was first introduced into Congress that bill has undergone many changes, due to full

and earnest discussion and more thorough study of the subject. Judge Torrey himself has suggested numerous changes, and has ever been ready to cooperate with the committees having charge of it to perfect the measure.

According to the report accompanying the bill, the committee has kept steadily in view—

1. The rights of the debtor, giving him the most liberal remedies in voluntary proceedings, and in every possible way protecting those who are honest from unjust prosecution, and at all times from persecution.

2. The rights of the creditor, giving him ample protection, but leaving no cruel weapon in his hand.

3. The necessity for a law that will be as inexpensive and simple as possible in its operations.

The committee has sought to make the bill thoroughly national, adapted to all parts of the country, uniform in its operation, simple in its methods, and has given special attention to the subject of making it inexpensive in its administration, hoping thereby to frame a law that would so commend itself to the people and be so generally acceptable that it will become a permanent part of our general legislation.

The committee gives several reasons in support of the proposition that a national bankruptcy law is needed, and in doing so calls attention to the fact that the total number of commercial and industrial failures in the United States from 1879 to 1895, both years inclusive, was 171,389, with aggregate liabilities amounting to $2,611,521,704. The committee also ascertained that the failures and liabilities for the first three months of the year 1895 amounted to 3,802 and $34,160,962, respectively, while for the first three months of 1896 the total number of failures was 4,031, and the total liabilities amounted to $38,755,015, an increase over the corresponding period of the previous year of 229 in the number of failures and of $4,594,063 in the total amount of liabilities. In 1879 the total number of failures was 6,658, which was ninety-five one-hundredths of 1 per cent of the total number engaged in business, and in 1895 the total number of failures was 13,197, which was 1.03 per cent of the total number engaged in business. The highest number and percentage of failures for any year within the period was 15,242 and 1.28 per cent in 1893. The average percentage of failures for the entire period was 1.02. A study of the foregoing data led the committee to say:

"Some few contend that the passage of a bankruptcy law would di turb conditions unfavorably, and would be unjust, because of the large number of insolvents who would be benefited by the passage of this bill. But the annual average percentage of failures, as compared with the total number engaged in business, is only 1.02, or a trifle over 1 in 100 who fail; and while the total shows a vast army of crippled men and a startling load of liabilities pressing that army down, yet the number, as compared to the total engaged in business, is so small that no one should be disturbed by the fact that these will be released from their chains and permitted to reenter the business and industrial world.

"The affairs of honest solvent persons as among themselves are not affected by the proposed law. The bill we recommend does not contain any provision for the making of contracts, the measure of damages for contracts broken, or for torts, or in relation to the rights or responsibilities of such persons. In other words, it is not a measure for the commencement or conducting of business, of enterprises or of employing labor, but one simply for winding up the financial affairs of debtors who are silly enough to act dishonestly, or unfortunate enough to become insolvent and unable to meet matured obligations.

"The friends of a bankruptcy law contend that when an honest man is hopelessly down financially nothing is gained for the public by keeping him down, but, on the contrary, the public good will be promoted by having his assets distributed ratably as far as they will go among his creditors, and letting him start anew.

"The recent financial crisis has crippled so many good, aggressive, useful citizens all over the country that present conditions appeal loudly for the passage of a bankruptcy law. But a study of the statistics which we have submitted will show that in the great struggle of life in this busy country of ours there is each year a large number who fail in business and in respect to whom the operation of a bankruptcy law would be a blessing directly and an indirect blessing to the community at large.

"The pending bill provides for both voluntary and involuntary bankruptcy—that is, either the debtor or his creditors may file a petition to have him adjudged a bankrupt. Nine acts are enumerated and described for the commission of any one of which the creditors of a debtor may institute proceedings against him in bankruptcy. These acts are:

"1. Concealed himself, departed or remained away from his place of business or domicile, with intent to avoid the service of civil process and to defeat his creditors, and shall not have returned at least forty-eight hours before the filing of a petition in bankruptcy and before the rights of creditors shall have been impaired, altered, or interfered with.

"2. Failed within thirty days and until a petition is filed while insolvent to secure the release of any property levied upon under process of law for $500 or

over, or if such property is to be sold within such time under such process then until three days before the time fixed for such sale.

"3. Made a transfer of any of his property with intent to defeat his creditors and has not regained the ownership and possession of such property before the rights or creditors have been altered, impaired, or changed by reason of such transfer, and at least ten days before the commencement of a proceeding in bankruptcy.

"4. Made an assignment for the benefit of his creditors or filed in court a written statement admitting his inability to pay his debts.

"5. Made, while insolvent, a transfer of any of his property or suffered any of it to be taken or levied upon by process of law or otherwise, for the purpose of giving a preference, and has not regained the ownership of such property or released same from such levy before the rights of creditors shall have been altered, changed, or impaired by reason of such transfer, taking, or levy, and at least ten days before the commencement of a proceeding in bankruptcy.

"6. Procured or suffered a judgment to be entered against himself with intent to defeat his creditors, and suffered same to remain unpaid until ten days before the filing of a petition in bankruptcy, provided that a payment or satisfaction of such a judgment by a sale of any of the debtor's property or from the proceeds of such a sale shall not be deemed a payment of such judgment under the provisions of this section.

"7. Secreted any of his property to avoid its being levied upon under legal process against himself and to defeat his creditors and has not surrendered such property to such legal process at least ten days before the filing of a petition in bankruptcy.

"8. Suffered, while insolvent, an execution for $500 or over or a number of executions aggregating such amount against himself to be returned 'no property found,' unless the amount shown to be due by such executions shall be paid before a petition is filed.

"9. Suspended and not resumed for thirty days and until a petition is filed, while insolvent, the payment of his commercial paper for or aggregating $500 or over.

"The bill exempts national banks from being proceeded against in bankruptcy, and also persons engaged chiefly in farming or tillage of the soil, wage earners, and all other persons whose indebtedness does not equal or exceed $1,000. A wage earner is defined to be a person working for wages, salary, or hire at a rate of compensation not exceeding $1,500 a year."

The report says:

"The foregoing constitute all the grounds for involuntary proceedings. No bankrupt law on earth was ever so mildly drawn and so carefully guarded to perfectly preserve all the rights of creditors and at the same time prevent them from unjust or harsh treatment of debtors. When an honest debtor reaches the condition described in either of these grounds for proceedings it is believed that not only the interests of creditors will be promoted by involuntary proceedings against him, but his own best interests will be augmented by having his assets distributed in the court of bankruptcy and securing a release from his debts and given a new lease of financial life."

In regard to the provisions in the bill relating to voluntary proceedinge, the committee says:

"It is provided that any person who owes debts, except a corporation, shall be entitled to the benefits of this act as a voluntary bankrupt. Here all limitation as to the amount of the indebtedness is removed. So guarded is the bill that it is provided that a voluntary bankrupt, upon filing an affidavit that he is without and can not obtain the money with which to pay such fee, may file his petition and secure the benefit of the act without the payment even of the filing fees otherwise required of voluntary bankrupts or the estate in involuntary cases. This provision is in line with the laws of most of the States which permit poor persons to sue without giving security for costs.

"The discharge of honest insolvent debtors is justified as wise public policy. Exemption laws are universally upheld. Imprisonment for debt has been abolished, for the most part, in civilized countries. The discharge is simply an exemption from debts incurred prior to the date of filing of the petition. It is making complete the freedom of being released from imprisonment for debt."—Repblican, Meriden, Conn.

HISTORY OF THE OLD LAWS.

One thing that has been emphasized by the business troubles this year is the need of a uniform national bankruptcy law. This need has been demonstrated so often before that what has happened now only serves to make it more impressive. During the one hundred and eighteen years of our national existence we have had three national bankruptcy laws, and the entire period during which all of those have been in operation has been only a little more than fourteen years. For the past ten years there has been an earnest effort to secure a new law, and what is known as the Torrey bill has been before several Congresses with the approval of the leading boards of trade and merchants' associations of the country. It has been on the eve of enactment several times, but has narrowly failed. Diverse,

and in many other cases antagonistic State laws, always complicate the settlement of bankrupt estates, and this complication at the present time is especially disastrous in its effects upon business confidence.—News, New Haven, Conn.

UNIFORMITY NEEDED.

There seems to be a real call for the passage of the Torrey bankruptcy bill—that is, a call from the business community, which is that portion of the public most interested therein. Doubtless the Torrey bill is not perfect—very few measures of human origin are—but there is need of something in that line and the Torrey bill, imperfect as it may be, is far better than none. As the laws governing bankruptcy vary very greatly in the different States, some law making a uniform general rule for all cases is very desirable and is wanted by the great majority of business men. The Torrey bill is one which will probably answer most of the requirements of the situation and the Republicans of the present Congress will do well to favor it all they can, although powerless, of course, to pass it alone.—Standard, Bridgeport, Conn.

DEMANDED BY ALL CLASSES.

The Torrey bankruptcy bill is not a partisan measure in any sense. It has been prepared with great care, has been pending for a long time, and is believed to be the most perfect draft of a bankruptcy law ever presented to Congress. The absence of a general insolvent law gives a great advantage to fraudulent debtors and puts a premium on dishonesty. The passage of the Torrey bill is demanded by all classes of citizens and has received the indorsement of the business interests of the entire country. If the report is true that a big lobby has been raised to defeat the bill in the interest of some of the large collection agencies Congress ought to be made to feel the pressure of public opinion on this matter in a way that will compel the immediate consideration of the bill and put it upon its passage.—Day, New London, Conn.

WOULD BE A GREAT BLESSING.

Under existing conditions a creditor, when selling goods or loaning money, must take the chances of his debtor giving secret liens and conspiring with others to defraud him. Under the proposed bill such secret liens can not be enforced and such frauds may be prevented. He will, therefore, be liberal in extending credit and thereby greatly benefit his debtors. A debtor, in view of the present laws, can not secure reasonable financial concessions from his creditors, because they prefer to obtain judgments against him and hold them over him. After the proposed law is enacted he can obtain such concessions as he is equitably entitled to, because his creditors will know that unless they are granted he can go into a bankruptcy court and enforce them.

Other advantages of the Torrey bill might be enumerated, but it must be obvious to anyone that a general bankruptcy law of this character is sorely demanded and would be a very great blessing. The commercial boards of the country should renew their efforts to bring about its final passage, and should insist that it be taken up early, so that there can be no reasonable doubt of its going through.—News, New Haven, Conn.

UNIFORMITY IS ESSENTIAL.

The Torrey bankruptcy bill will be pushed again before Congress, and the need of a suitable national bankruptcy law is recognized all over the country. The Torrey bill is cordially indorsed by leading men all over the country and, better than any other proposition, meets the demands of the time.

This great nation, interlaced by railroads, with a measureless commerce between the States, can not do business to best advantage with forty-four different methods of settling bankruptcy cases. Uniformity is essential. This is one of the cases where a national act is a public necessity, and the sooner the country has such a law the better will it be for all honest men in business.—Courant, Hartford, Conn.

BETTER ENACT IT NOW.

The Torrey bill is the result of a good deal of experience and embodies the best conclusions as to the country's need of a uniform law on this subject. Such a uniform law in place of the disagreeing State legislation must come ere long and it would be better to enact it now.—Times, Hartford, Conn.

THE NATIONAL BANKRUPTCY BILL.

Thoughtful and experienced men believe that the advantage which business interests will derive from a satisfactory law regulating bankruptcy in all the States uniformly is only less than that to be derived from a good currency system. It has taken the country some time to reach this conclusion and there are still sections where it is hardly yet accepted. But accumulating experience, with the disadvantages attending the absence of such a law has surely, though slowly, taught its lesson. To take a home illustration, creditors here in New England are compelled to rely almost entirely on the voluntary honesty of their debtors in

other States. The merchant who takes notes in payment for his merchandise, the banker who discounts the paper of business men at a distance, and even the manufacturer who fills an order, are all, under present conditions of differing State laws, without real assurance that, in the event of an assignment by their debtors before payment, their claims against the bankrupt estate will be worth anything. There is every opportunity for fraud and unfair treatment of one kind and another; and, as everybody in business knows, advantage is constantly taken of it.

A remedy for this state of affairs would have been provided long ago had it not been that some unfortunate experiences under former national bankruptcy laws created a certain prejudice against that sort of legislation. The chief defects of the old laws were that they were too slow and costly; it took a long time to settle estates under them, and when the proceeds were finally divided it was often found that the creditors got very little and the assignees and registers a good deal. The author of the bill now pending asserts that it is free from those objections, that its machinery will work promptly and smoothly and with less cost, and careful lawyers who have studied its provisions assure us that that is so. The bill has been before the country a long time for examination and criticism; it has had the benefit of the suggestions of business men and lawyers all over the land; it has been modified and reshaped to meet valid objections, and some defects that were originally in it have been removed. It promises, therefore, to be a very satisfactory measure. As a basis of legislation, if not a perfect statute, it ought to be enacted; and the chances seem to be that, despite any delays and seeming indifference at Washington, it will be enacted before the life of the present Congress expires.

The evident effort to revive sectional prejudice against the bankruptcy bill is but a repetition of what has signally failed in regard to silver. Business men and business organizations of the West and South have taken a leading part in the movement in favor of a national bankruptcy law of recent years, and their views have been consulted in the formulation of the present bill. Southern and Western members who have studied the question and informed themselves as to the commercial sentiment of their own districts and States and of the country at large are among the prominent champions of the bill. There is no important measure pending in Congress that affords less justification for a sectional issue and members of Congress who attempt to make it in this case do so without the sanction of the business communities which they are supposed to represent.

The practically unanimous demand of the business interests for a national bankruptcy law, voiced in resolutions adopted by commercial organizations, in petitions, and through the public press, ought to receive a favorable response from Congress with as little delay as possible. No measure ever proposed for Congressional action has ever received more careful and thorough consideration. It is believed to be as nearly perfect as human judgment can make it.—Public Opinion, Washington, D. C.

HAD A LARGE MAJORITY.

By a vote of 157 to 81 the House yesterday afternoon passed this bankruptcy bill.

For more than five days this measure has been under discussion, Chairman Henderson, of the Judiciary Committee, being in charge of it on the floor.

The great majority by which the bill passed was something in the nature of a surprise, as considerable opposition existed to legislation of that character, and the belief is expressed that the minority vote would have been materially increased had it not been for the custom which has prevailed during this session, probably to a greater degree than ever before, of the rank and file implicitly and unhesitatingly following the party leaders. This practice gave votes to the measure, although those casting them doubted the wisdom of such an enactment.

FIVE-MINUTE DEBATE.

Although the debate yesterday was supposed to be under the five-minute rule, upon amendments, the House indulged several Members beyond that limit while they expressed their views upon the measure. These were notably Messrs. Hepburn, who opposed the bill, and Grosvenor, Bartlett, of New York, and Dingley, who advocated its passage. Action upon the bill was confined altogether to the second section, which defined acts of bankruptcy.

By a vote of 102 to 72 the House refused to strike out the involuntary features of the bill, and by a vote of 92 to 73 refused to restrict the application of the involuntary features to cases of actual fraud.

Mr. Bailey's substitute for the bill was rejected, 120 to 89, and that of Mr. Broderick, the latter being the George bill reported by the Senate Committee on the Judiciary, by a vote of 128 to 112.—Times, Washington, D. C.

SALUTARY.

The indications now point to the passage by Congress of a national bankruptcy law. Proper provision has been made for involuntary bankruptcy, under such conditions as will effectually prevent the use of the law for purposes of persecution and oppression.

ITS CONDITIONS.

These conditions, in brief, are as follows: When a debtor absconds or conceals himself for four months with intent to defraud; when a debtor has failed, if his property is levied on for $500 or more, he being insolvent, to release the property; when he has made a transfer of some of his property for the purpose of defrauding his creditors and has not regained the same within ten days; when he has made an assignment; when, while insolvent, he has permitted a preference operating for ten days; when he has permitted a fraudulent judgment; when he has for ten days secreted his property with intent to defraud; when he has suffered executions for $500 to be returned "no property found;" when, while insolvent, he has suspended and not resumed for thirty days, and until a petition is filed, the payment of his commercial paper for $500 or more.

NO GROUND FOR OBJECTION.

There seems to be no reasonable ground for objection to these conditions and it is to be hoped that the bill will become a law. Under existing conditions the community loses the services of many useful men, because of the fact that business reverses have left them so heavily laden with debt that their capacity for original effort is fatally crippled, and discouragement follows, which ultimately leads to the destruction of all power for good work in the bankrupt.

It is to be regretted that the spirit of demagogy in the handling of this question has indicated itself, by the exemption of certain classes of people who are supposed to have great voting power, and who, in the opinion of the members of Congress, must be given special privileges in order to secure their votes.

This, however, is unavoidable, and as a matter of fact does not prevent the effect of the bill as a whole from being salutary.—Telegraph, Macon, Ga.

ALL CREDITORS ON AN EQUALITY.

One of the great needs of the country for the honest debtor class, who have no means of paying what they owe, is a bankrupt law that will deal equitably with debtor and creditor and not confiscate for the benefit of Government court officials under the forms of law all the assets of the bankrupt estate.

There is no doubt of the necessity of the passage of the Torrey bankrupt bill now before Congress, or of some general and just legislation on this important question. A prominent Georgian said the other day that he considered a bankruptcy bill a great and pressing necessity for the relief of honest men who were involved in debt.

Congress should pass a law that will be entirely fair—one that will permit the honest debtor to go free and that will protect the creditor from fraudulent dispositions of the debtor's property. All creditors should be placed on an absolute equality, and no relative or friend should be permitted to step in at the death and defraud the honest and confiding creditors.—Chronicle, Augusta, Ga.

GUARD THE INTERESTS OF BOTH DEBTORS AND CREDITORS.

Under a bankrupt law men who make an honest failure in business will obtain relief, and merchants who suspect unfair conduct in others who are indebted to them will have a remedy. The referee who will take the place of the register under the old law, will be paid no salary, and all expenses will come out of the estate.

Heretofore our bankrupt laws have been short-lived, but the inconvenience of having different statutes on the subject in so many States is a strong argument in favor of a general law. It is to be hoped that the new system will justly guard the interests of both creditors and debtors.—Constitution, Atlanta, Ga.

SEND IT TO THE PRESIDENT.

The country is to be congratulated upon the fact that the House of Representatives has passed a bankruptcy bill.

In the fight made against the bill no question was raised as to the necessity for a national law covering this subject, but serious opposition was developed against the provisions in the bill for involuntary bankruptcy.

Casual examination of the acts which make involuntary bankruptcy possible indicates that in the main no injustice is likely to be done any honest insolvent under the bill.

There can hardly be a doubt as to the justice of giving all proper protection to the creditor against fraud on the part of the debtor. While sympathy may be aroused for a man struggling against difficulties, impelled by the hope which rarely fails a man, that with time he could succeed in retrieving fortune, equal justice requires that the rights of others whose property is also involved should not be overlooked. Occasions are rare when a creditor will refuse to give reasonable assistance to a debtor in difficulty, if there is a fair prospect of his pulling through. Good business judgment would lead him to do all in his power to secure the amount due him in full, unless the risk is greater than he cares to take. More than this, it is the judgment of many successful men of affairs that in a great majority of cases

it is not acting the part of kindness to encourage the continuance of a struggle which means deeper involvement.

It appears on the face of the bill that only in cases where intent to defraud, or practically hopeless insolvency, are indicated can creditors under this bill take action. This being the case, it is to be hoped that the Senate will do its best to restrain unnecessary indulgence in the bad habit of limitless talk, which has already seriously impaired its popularity, and send the measure to President Cleveland as soon as possible.—Telegraph, Macon, Ga.

IN THE INTEREST OF THE HONEST DEBTOR.

The sympathy of humanity is generally on the side of the under dog in the fight, and the people—if not among the creditors—feel kindly toward the man who is honestly embarrassed in his financial affairs. The contagion of distrust, however, where pocketbooks are touched, is proverbial, and many a man who might have reestablished himself if given half a chance has been crowded to the wall by what Burns called "the hellhounds that growl in the kennel of justice."

The Torrey bankruptcy law, which has passed the House and is now before the Senate, is in the interest of the honest debtor.

"The strange antipathy that for so many years has been manifested by Congressmen to the proposition to establish a general bankruptcy law," says Harper's Weekly, "is due to the sentiment that all such laws are in the interest of creditors. As a matter of fact, they are really in the interest of honest debtors. Another argument constantly urged against the proposed law is drawn from the operation of the act of 1867, under which the expenses of bankrupt estates sometimes amounted to official confiscation of the property that ought to have been divided among creditors.

"The Torrey bankrupt bill, now before Congress, is an excellent measure. Under present conditions the debtor whose solvency is suspected is the victim of a scramble of eager creditors, who pursue him under State laws. He usually goes down under the mad rush. The distribution of his property is inequitable. The swiftest of his creditors get all, while others receive nothing. He remains under the burden of unpaid obligations, for there is no such relief for him as there would be through a discharge granted to him under a bankruptcy law. The House Committee on the Judiciary finds that since 1879 there have been 171,389 failures, whose liabilities amount to $2,611,704. If there had been a general bankruptcy bill during all this time, all these insolvents might have taken a fresh start in the world.

"Some of the opposition to the pending bill is based on the theory that under State laws local creditors have an advantage over distant creditors which their Senators and Representatives would like to retain for them. There is no greater mistake than this, for distant creditors usually obtain security from a suspected merchant.

"The Torrey bill limits involuntary bankruptcy to wrongdoers and provides a cheap and equitable method for winding up the affairs of the insolvent and leaving him free to start in business again."

It is during periods of financial weakness that the greatest indulgence should be exercised, and it is hoped that when it passes the Senate and becomes a law there will be fewer instances of commercial persecution.—Herald, Augusta, Ga.

THE ONE GOOD ACT OF THE HOUSE.

There is some speculation as to whether the Senate will pass the bankruptcy bill, which passed the House last week. It ought to do so, and that, too, before adjournment. The passing of this bill is the one good thing that the lower branch of this do-nothing Congress has done.

The country has long needed a good bankruptcy law. It has not had such a law since 1878, when the act of 1867 was repealed. That law was repealed, not because a bankruptcy law was not needed, but because it was very faulty. Its chief fault was that it permitted bankrupt estates to remain in the hands of the courts until they were eaten up by fees.

The bill now pending in Congress avoids that fault. It provides for the prompt settlement of claims and distribution of assets, and the fees that are permitted to be charged are small.

The absence of a bankruptcy law has been a great hindrance to business in all parts of the country. There is nothing in the bill which an honest debtor could object to. A dishonest debtor would object to anything intended to make him pay his obligations.

The bill provides for both voluntary and involuntary bankruptcy. In the House there was considerable opposition to the involuntary features, but common sense prevailed, and the bill was passed with that feature retained.

If the Senate appreciates fully the needs of the commercial interests of the country, it will pass the bill promptly as it came from the House.—News, Savannah, Ga.

PROTECTS THE HONEST DEBTOR.

The House of Representatives last Saturday passed a bill "to establish a uniform law on the subject of bankruptcies." This subject has been before almost every

Congress since the last bankrupt law was repealed.

The bill which has passed the House is in substance what is known as the Torrey bill. Its object is to relieve the honest insolvent, who is willing to give up what he has, from an indefinite burden and an endless pursuit; to set him free, with the right to use such energy and capacity as he possesses for his own support and that of his family and the advantage of the community. On the other hand, the law deals with the dishonest insolvent with prompt and severe methods. It takes complete possession of his assets and divides them among the creditors impartially, and it punishes acts of willful dishonesty, such as fraudulent accounts, concealment of property, fictitious debts, willful deceit as to assets or liabilities, fraudulent compositions, etc.

By the machinery authorized, the proceedings under this law, while deliberate, are not to be delayed unnecessarily. The courts designated make it possible for any case to be settled near the home of the parties most interested. The fees and expenses are made definite and precise as far as possible, and are so fixed that it is not an object for officials to protract cases, while all costs are made on an extremely low scale. While involuntary as well as voluntary bankruptcy is provided for, the proceedings in the case of involuntary bankruptcy protect the honest debtor with the most scrupulous care, and in all cases an opportunity is given for a fair composition with the creditors. The only condition is that before a composition entered into with the majority in interest can be enforced upon the minority who have objected or resisted the debtor must be examined as to his estate and must show exactly what his resources are. Another feature of the law is that the title to a debtor's property remains in the owner until the case is concluded.

This bill has been indorsed by leading commercial bodies in all parts of the country and its supporters are confident that it will pass the Senate. The strong desire in Congress to adjourn as soon as possible makes it very improbable that the bill will be reached by the Senate at this session.—Journal, Atlanta, Ga.

MERCHANTS KNOW BEST.

A general bankruptcy law is greatly needed, and the commercial bodies of the country almost unanimously indorse the bill pending in the House. It is estimated that there are fully 200,000 men in the United States who are unable to reenter business because we have no bankruptcy system that will fairly adjust their differences with their creditors and set them free. Such a law is beneficial to both debtors and creditors. It settles their matters when they reach a certain point, and the discharged bankrupts are then in a position to make a new start in life if they have any commercial standing. The bankrupt law in England is always in operation, and the results are satisfactory. In this country we have simply experimented with it a few years at a time. The merchants are overwhelmingly in favor of it, and they probably know what is best for them.—Constitution, Atlanta.

OPPOSITION DIFFICULT TO UNDERSTAND.

Next week the House bankruptcy bill will be taken up and pressed to a vote.

The bill has been carefully prepared and is indorsed by many of the leading lawyers of the country. It is expected to pass the House, but it will be strongly opposed in the Senate. It is to be hoped that a satisfactory bill will be passed. Every great commercial country has such a law, the United States alone being the exception.

Without a uniform national law we have to depend upon the insolvent laws of the various States. A uniform law properly framed would protect both creditors and debtors. Such a law would be in the interests of business men. We have tried it more than once in the past and the general results were beneficial. Thousands of prosperous men are in business to-day who found it necessary to go into bankruptcy after the war. They surrendered their property, got on their feet again, and when they were able many of them paid their creditors dollar for dollar. But for the relief afforded by the law these men would never have been able to resume business.

In England a bankruptcy law has been in operation for hundreds of years, and nobody advocates its repeal. The capitalists of that country believe that it is bad policy to keep a man down forever simply because he has failed once. Their idea is that it benefits the commerce and adds to the wealth of a nation to encourage and aid the honest tradesman to resume business after he has made a fair division of his assets among his creditors.

The opposition to the bankruptcy law in this country is difficult to understand.—Constitution, Atlanta.

THE BANKRUPTCY BILL ALIVE.

There is no doubt that a majority of both the Senate and the House favor the Torrey bankruptcy bill.

The business interests of the North are unanimous in the demand for this act, and in nearly all the cities of the West it has been indorsed by the boards of trade. Similar action has been taken by the representative commercial bodies of a number of Southern cities.

The Southern Senators and Representatives are divided on the question.

The advocates of the Torrey bill have gained strength steadily since that measure was introduced and are confident that they will succeed in this Congress.

THEY GET THE LION'S SHARE.

The opposition came from two sources. First, the South, and, second, a few great mercantile concerns which, as creditors, are so much stronger than the average creditors that they can generally get the lion's share of an insolvent debtor's assets.

Under a bankruptcy act all creditors would share alike, in proportion to their claims. The law would step in, take possession of everything on which the creditors had a lien, and then distribute the money realized on the assets impartially. That is the way it should be. The great thing is to have some bill providing for the impartial distribution of assets and the release of the debtor who really turns over his assets to satisfy the claims of his creditors.—Inter-Ocean, Chicago.

A GREAT NATION NEEDS IT.

The bankruptcy bill is now before the House of Representatives and the debate thereon will continue for several days. The bill is the same that The Times-Herald spoke of last week as the Torrey bill, which has received the approval of the commercial organizations throughout the country and is supported by all the great merchants.

This particular measure was first introduced in the Fifty-first Congress, and has been before each succeeding Congress since. It nas received the approval of the judiciary committees of each of these Congresses, two of them being Democratic and two Republican, so that there is nothing partisan about it.

The bill has been somewhat modified since it was first introduced, and its provisions are shaped so as to adequately protect both the debtor and the creditor. The costs of procedure will be comparatively small, and the court officials will not be able to wax rich off of bankrupt estates. In cases of voluntary bankruptcy, where the debtor makes oath that he is unable to pay the fees, he will be entitled to file his petition without payment. In every case the debtor that makes an honest showing will be given his discharge without respect to his liabilities or his assets.

At the same time, the bill will enable creditors to proceed promptly against fraudulent debtors, and thus save a proportion of their claims. Even then the debter will retain possession of his property, in the absence of an indemnifying bond, until he is adjudged a bankrupt and an assignee appointed. From every point of view the law is one that should be adopted without delay.

It is expected tnat it will pass the House, but there seems to be a Populistic opposition to its principles in the Senate. This ought not to be, for there is no argument against the involuntary features of this law that can not be urged against every State law for the collection of debts.

A great commercial nation like the United States demands a national bankrupt law.—Times-Herald, Chicago, Ill.

THE BILL GAINING FRIENDS.

The bankruptcy bill which has been under consideration lately in the House is what is known as the Torrey bill. It has been pending in successive Congresses for ten years, more or less. Although it has been perfected with the greatest care and skill in the light of experience under previous bankruptcy laws, it has been successfully antagonized.

Much of the opposition has come from the West, but most of it from the Southern States, by whose people the privilege of repudiating debts, both private and public, is fondly cherished. The opponents have not objected strenuously to a voluntary bankruptcy law with satisfactory provisions as to preferred creditors. Indeed, they permitted a bill of that kind to pass the House. But they have persistently fought involuntary bankruptcy, presumably because they have regarded a law capable of reaching dishonest debtors as hostile to the interests of their constituents.

It is difficult to understand why a good insolvency law should be considered injurious to any people who are largely dependent upon credit. If creditors are reasonably protected by law, they will certainly make terms more favorable to debtors than they will if they find it necessary to make high charges in the nature of insurance against bad debts. Therefore the more dependent people are upon credit the more to their advantage is it that creditors should be afforded all reasonable facilities for collecting their just dues.

At least one Southern Representative seems to have found this out at last. Mr. Culberson, of Texas, announced the other day that he had changed his mind, and instead of antagonizing the bill he would support it. It ought to dawn upon other Southern men, and Western men also, that obstinate and persistent opposition to a just law on this subject can not fail to hurt the credit of their constituents. They ought to be able to see that their hostility to such legislation implies that their constituents are none too honest and that such an implication is exceedingly damaging to their credit and therefore injurious to their interests.—Chronicle, Chicago, Ill.

ALL THAT COULD BE ASKED FOR.

While The Chronicle approves of the general design and avowed purpose of the bankruptcy bill, which passed the House last Saturday, it does not wish to be understood as indorsing all its features. For aught that it now knows some of these features may differ from those of the Torrey bill which has been so long under consideration, and differ for the worse.

The statements that have been transmitted from Washington regarding the bill are satisfactory. According to these statements the friends of the bill claim that its sole purpose is to aid in winding up the affairs of dishonest or unfortunate insolvents in such wise as to secure justice to all concerned impartially and without unnecessary cost or delay.

This implies, of course, that it provides for involuntary as well as voluntary bankruptcy. This is precisely as it should be. It also implies that preferences are forbidden. Indeed, it is plainly stated that "under this bill preferred creditors can not exist. The bill was prepared under the broad assumption that all creditors are equal." This also is as it should be.

Nor are the interests of unfortunate bankrupts overlooked. They are entitled to have a jury if they so desire and to all the privileges of appeal. A way is left open to them for settlement outside of court if they can arrange with creditors, and opportunity is offered for the greatest discretion in winding up their affairs.

In short, the provisions of the bill, so far as they have been reported, are all that any honest debtor could ask, while making adequate provision for conserving the interests of creditors. And it is safe to say that such is the character of the bill as a whole if there has been no material deviation in any important respect from the provisions of the Torrey bill as it stood before the assembling of the present Congress. With this reservation, it may be fully indorsed as the best measure of its kind ever framed in the United States.—Chronicle, Chicago.

BANKRUPTCY LEGISLATION.

Among the powers conferred upon Congress by the Constitution is that of enacting "uniform laws upon the subject of bankruptcies throughout the United States."

Not long after the repeal of the last-named law the subject of insolvency laws began again to receive the attention of business men and commercial bodies. The fact that there are many honest failures, that the insolvents if discharged of their obligations would, in not a few cases, retrieve their fortunes, and thus become important factors in the business world, while some would meet all their former unliquidated obligations, all tended to create the impression that insolvency or bankrupt laws are a necessity. Many of the States have enacted such laws, but they differ widely, and proceedings under them are difficult and expensive.

Trade is less and less restricted by State lines, hence the necessity for a uniform law regulating the collection of debts and the settlement of business failures. Such a uniform law can only come from the General Government, and such law is more likely to be just to all parties concerned. A law of this nature has been asked for by commercial, industrial, and professional bodies from every State and Territory in the Union.

A bill, most carefully drawn and embracing the provisions asked for, and heartily approved by large numbers of persons and commercial organizations, has been under consideration in Congress for the last six years, known as the Torrey bill. It passed the House of Representatives July 24, 1890, and was favorably reported in the Senate, but was not reached before final adjournment. There is no doubt of the necessity for a law of this nature, and that the bill in question is as near what is demanded as can be expected.—Evening Journal, Chicago.

FAVORING THE BANKRUPTCY LAW.

The time is at hand when Congress will again be asked, in no uncertain voice, to consider and to enact the Torrey bankrupt bill. The business world is largely in its favor. It meets with opposition from two classes, however, the first, the few very large concerns, one of which is necessarily the creditor of nearly every merchant in the country whose trade is worth having, because those firms are first hands on lines of goods which must be bought of them in order to compete in business. These large firms, owing to this fact, as well as their extensive operations, are nearly always able to obtain preferences, which secure to them the entire payment of their account. The other class are those who will extend no mercy, nor give any relief to a creditor, however honestly unfortunate, who can not pay their claim in full. These two classes constitute but a small part of the community, and their obstinacy or greed should not be permitted to entail hardship on the public at large.

AFFECTS EVERYBODY.

It can easily be shown that the matter of bankruptcy legislation is one that affects everybody. It costs something for each man, woman, and child to live. If they do not or can not earn and pay this amount someone must do so for them. So in the business world, the solvent must pay the debts of the insolvent. Every

merchant and manufacturer recognizes that he must expect a certain amount of loss in his business, and in figuring the price at which he sells his goods the manufacturer or jobber adds a certain percentage to cover loss. The retailer adds a larger percentage to make good his losses by bad debts, so that finally those of his customers who pay their bills make good the losses which are caused by those who do not. If he is a good judge of credits and a sharp collector his losses are reduced to a minimum, and the percentage of profit which he must make is correspondingly reduced, so that he can sell goods cheaper than a merchant whose losses are heavy. Everyone will recognize and admit this fact.

The purpose of a bankrupt law is to systematize and regulate the affairs of a merchant who is unable to pay his debts in full and on time. This purpose must be accomplished with due regard to economy and the rights of each and every creditor, large or small, as well as of the debtor.

CREDIT NECESSARY TO MODERN BUSINESS.

The affairs of the country are conducted on a credit basis almost entirely. There is probably not one merchant who does not owe something. He may have cash largely in excess of bills due by him, but, if only for convenience, he owes between the periodical times of settlement. The majority of dealers could not pay the debts that they owe at any given time except in goods, or some species of property; they may be abundantly solvent and yet unable to draw a check for one-tenth part of their bills. Usually they can meet their payments, often they have to have them deferred, and their creditors are willing to grant this extension so long as they feel secure of payment within a reasonable time. But the trouble at present is that dealers feel at all times uneasy. They never know how soon a merchant may be forced to the wall, so they often defeat their own purpose by hurrying the collection of a claim, thus forcing an assignment and causing the dissipation of a large part of the debtor's property to the loss of the creditors. Now, any business man will say that if he should fail he could realize twice as much out of his property as any assignee or trustee. As 95 per cent of the business men of the country fail at some time in their lives, it follows that any man may under the present system be obliged, sooner or later, to see his property mismanaged and dissipated by an assignee. This being the case, would it not be a blessing to the business world and to every earner if some law could be passed which would secure to the honest debtor the management of his estate? This would be a main feature in the bankruptcy law.

A LAWYER'S OPINION.

An eminent lawyer, speaking on this subject recently, said:

"Under the present system of State laws—prescribing really forty-four different ways how not to do it—a mercantile debtor who ascertains his insolvency dare not speak to a creditor on the subject, unless he be an intimate friend. He stands in mortal fear of his creditors. He knows that the keen eye of the credit man is upon him; that the mercantile agency is watching his every symptom, and that at the least public indication or earmark of insolvency his creditors will light down upon him as do hawks upon chickens, and that then everything is gone except a merciless load of debt. If to avert the customary flock of attachments he makes an assignment it does not much better the matter. His assets are devoted to his creditors, as they should be, but they will be converted at immense and needless sacrifice, and be consumed with great and needless expense. Still the load of debt remains. If he attempts a settlement with his creditors by compromise three-fourths of them will treat him kindly, but the rest, or some of them, will exact the pound of flesh, or some unconscionable advantage over their neighbor, and thus projected compromises are usually futile, or, if successful, are carried through at the expense of the honest creditors and to the advantage of the dishonest ones. Is not this all wrong? If the trouble can be alleviated, or to a great extent avoided by proper bankruptcy legislation, should it not be speedily enacted?"

A law which will secure the just distribution of the estate of an honest bankrupt and his release from further obligation when he has surrendered his all, which shall secure the punishment of the fraudulent debtor and accomplish both with as little expense as possible, is earnestly required by the best interests of the country. It is thought by competent judges that the Torrey bankrupt bill will secure these objects. It should be passed.—Apparel Gazette, Chicago.

APPROVED WITH ALMOST ABSOLUTE UNANIMITY.

The Torrey bankruptcy bill is now under consideration in the appropriate Congressional committee, and its passage can probably be secured if only its friends throughout the country will take some proper way to attest their friendliness to its passage. From the nature of the case it is not a measure to attract much attention from the general public, but business men and bankers ought to appreciate its importance.

While the bill bears the name of a particular man, it is really the consensus of opinion of those who have given special attention to the subject. After several years of discussion in Congress and conventions of business men, bankers, and lawyers, the Torrey bill, in its present form, has been approved with almost absolute unanimity. It has in it all the good qualities of the old law, and steers clear of its snags and sand bars.—Inter Ocean, Chicago.

SHOULD BE NIPPED IN THE BUD.

The Torrey bill has been before the country for two years or more; it has been thoroughly examined and passed upon by the ablest jurists in the country as a fair and just measure; its author has spared neither time nor labor to expound its principles and to explain any point which seemed to call for explanation to factious opposers, and with admirable patience and hopefulness has awaited session after session for the lawmaking body to recognize the demand of the business world for a deliverance from the existing chaotic conditions which attend insolvency proceedings in the different states; and now it appears that some faction is dissatisfied with the Torrey measure and desires to block its way. We hope this movement will be nipped in the bud. The Torrey bill ought to be made a law during the present session of Congress, objectors to the contrary notwithstanding.—The American Artisan, Tinner and House Furnisher, Chicago.

THE DEMAND IS GENERAL.

The agitation for the enactment of a bankruptcy law has been going on for many years until the demand for such a law has grown to be general. The Torrey bill has been carefully prepared in all its features and has been approved by the best minds in the country. The boards of trade of the various cities and business men generally throughout the country favor it and are urging that action upon it be taken promptly.—Herald, Chicago.

CHANGE IN SOUTHERN SENTIMENT.

The prospect for the passage of the Torrey bankruptcy bill is regarded as much better in the present Congress than it has been heretofore. The bill has the approval and support of a greater number of commercial bodies than have given their support to any other measure of the kind that has been presented to Congress for its consideration. It has been drafted with great skill and care and modified from time to time so as to meet all reasonable objections.

It is understood that there is no longer any organized opposition to the measure, and that the Southern feeling of hostility toward such legislation has been allayed. The change in Southern sentiment is evidenced by the fact that Judge George W. Stone, who was for many years chief justice of the supreme court of Alabama, visited Washington for the purpose of pressing the subject upon the attention of President Harrison. Judge Stone recently expressed the opinion that the Torrey bill was decidedly the best that had ever been framed, and that its passage would greatly promote Southern interests. If Southern opposition has been withdrawn, as the mission of Judge Stone to Washington seems to indicate, there is certainly a strong probability that the Torrey bill will become a law, if not this session, at least during the lifetime of the present Congress.—Herald, Chicago.

FAVORS THE TORREY BILL.

At a meeting of the Hamilton Club last evening D. K. Tenney read a paper entitled "Should a bankrupt act be enacted?" Mr. Tenney has assisted in the drafting of the Torrey bankruptcy bill and is enthusiastic in his support of the measure. Last night he said, among other things:

"The solvent portion of the community pays and always has paid the debts of the insolvent portion. The public is not always aware of this fact, but the fact itself is none the less true. When a merchant makes his schedule of selling prices he allows for certain ratio of loss through bankruptcies. This allowance equals a 5 per cent addition to selling prices. It is just as legitimate to figure on an allowance for losses on account of bankruptcies as it is to figure on cost of insurance, freight, clerk hire, rent, etc. Most businesses are run on the credit system, and under that system bankruptcies are bound to occur. Of all the men who enter mercantile pursuits 95 per cent eventually fail. Under such circumstances fear drives creditors to be harsh, and so men are often forced into failures that could be avoided but for the present improper laws in regard to bankruptcy. The Torrey law would provide for a fair division of the insolvent debtor's property among the various creditors and would permit the debtor to confer with his creditors as to the best disposition of the estate without the fear that a sheriff would step in and seize the property. The law prevents the unjust system of preferred creditors, and arranges for a method of compromise between the interested parties and for punishing fraudulent failures. Practically everyone favors the passage of the Torrey law; but some few of the larger and more successful business houses oppose it, and the opposition

springs from anything but philanthropic motives."—Times, Chicago.

FOR A NATIONAL BANKRUPT LAW.

L. C. Wachsmuth strongly urges the necessity of such a measure.

Editor of The Evening Post:

The several interviews with some of the Chicago credit men that have recently appeared in the papers relative to bankruptcy and the Torrey bill, now pending in Congress, show the undoubted importance of the matter, and the criticisms made by a few "high authorities" furnish absolute proof of the necessity for a uniform national bankrupt law. The opinion of the credit manager of the "leading dry goods house" is, of course, based on the well-known fact that their policy is to always insist upon the "full pound of flesh," irrespective of the rights of other creditors and of the debtor, and to the extent that not another creditor shall receive a cent, if in order to do so it be necessary that this firm shall have less than 100 cents on the dollar, and even though the ruin of the debtor is involved. His first objection, true enough, is the reflex action of the proposed measure, and that, with the foregoing, clearly explains his opposition. He also thinks it is "monstrous" that a debtor could be forced into bankruptcy if a note be allowed to go thirty days unpaid after maturity, and yet it is not likely his firm would permit a day to pass in such a case without security, attachment, or suit. This is the practice now, and the Torrey bill is condemned because it would compel the creditor to wait thirty days and then to secure others to join in any proceedings.

Another authority claims that under the present laws the debtor has full protection, but an average experience teaches that the only debtor who has this alleged protection is the dishonest one; and the succeeding statement, "creditors should be diligent, and their diligence is entitled to its reward," belongs to the policy and ability of his house, with its extensively equipped law department, to watch every account like a hawk. This, together with the further claim that many men who are to-day defunct should not be brought to life, defines his feelings.

The gist of another is transparent and proceeds from his objection to any bankrupt obtaining a discharge, whether honest or not, claiming that it would embarrass commercial credit, which, however, would seem to indicate the embarrassment of the creditor who fails to receive a preference (giving payment in full) to the tune and dance of the less fortunate ones. To show his bias and difficulty in supplying an argument he alludes to the number of failures which took place during the period immediately prior to the repeal of the old law and subsequent to that repeal, displaying a somewhat larger number in the first and forgetting to state in anticipation of that repeal, thousands hurried into bankruptcy, and the commercial world was cleaned up.

Failures are increasing in number and in amount of liabilities, and every interest but a selfish one naturally asks for an equitable distribution of the estates of all bankrupts. Would this be unfair?

Still another shows conclusively his animus in the opinion that "those who contract to pay and fail should continue to owe, and they may be counted as the legitimate subjects for charity and humane consideration instead of bankruptcy laws." Does this mean, "I am more holy than thou?" He further states "The genius of business is constant vigilance," signifying the creditor who is in first should have it all.

The question for Congress to consider is whether it will legislate in the interest of half a dozen or less of the big houses of Chicago, or the three large dry goods firms, who sell on short time, without dating, and whose bills are largely paid by the goods bought in other lines of clothing—boots and shoes, etc.—which are sold on long datings and longer time, and who, with their hired lawyers by the year, policy, and position of reference, are generally able to get ahead of everybody else, or in the interest of the entire retail trade and of the great mass of manufacturers and jobbers who are especially unfortunate in far-off Western collections, owing to insolvent Western debtors usually preferring Western creditors by filing mortgages, confessing judgments, making assignments, etc., before the Eastern creditors are even aware of the failure.

The ordinary creditors object to any octopus taking their goods to satisfy his claim. The averse action of a few last year has been superseded by warm approval now.

In Chicago let us refer to a case to illustrate what a national bankrupt law would do and to the thousands of failures that are constantly occurring in the following way: A man of long years of prompt payments, with credit established, concludes that he can make more money by failing than by going on in business, on account of increasing competition. He therefore buys largely, shoves the goods in his front door, and lugs a part of them out of the back one, starts a branch "unbeknown" to the creditors, sells the original store for cash, puts the money in his pocket, and the same day has the branch store seized by a convenient son-in-law under a judgment note, gobbling all the assets; then assumes a position of defiance to creditors. Under the exemplary and efficient State laws, what could any of these "high authorities" do? They

would probably be no more able to accomplish anything than the creditors have in this particular instance which has just occurred. The swindler has the money in his pocket, and no power under the sun can reach him, though false statements were made to the mercantile agencies. The son-in-law continues the business in the branch store, the debtor is sleeping, and the creditors are doing the walking.

Could this have been possible under the Torrey bill? Absolutely, no.

The millions constantly owing Chicago merchants and Chicago business men everywhere lack adequate protection, and in my own business, though conservative, the passage of this bill would be worth thousands per annum. To my mind, it is strange that any objection whatever could be made against so honest, wise, and beneficial a law.

LOUIS C. WACHSMUTH.

—Evening Post, Chicago.

A GREAT PUBLIC BENEFIT.

The Torrey bankruptcy bill formed the subject of debate at this week's meeting of the Sunset Club. The need for some such legislation was stated forcibly, and the principal objection to it may be couched in the old remark about its being advisable to "let well enough alone." The law under which were settled up the bankruptcies that followed the panic of 1873 was better than none at all, though so fearfully expensive as to leave to the average creditor little more than half of what he might have received had the winding-up process been performed in Utopia. Hence, if a law can be passed that will afford equal protection to the creditor, not alone in the one State, but in different States of the Union, and that at the minimum of expense and legal delay, it will be a great public benefit. It must tend to establish a higher working standard of commercial morality by making it to the interest of the average debtor to be honest and increasing the danger of "buying" goods without the intention to pay for them. Hence it will operate to give a greater amount of elasticity in trade because of the better confidence that will be felt in regard to protection by the law. The Torrey bill is commended by numerous organizations as presenting these desirable features, and it should be fully discussed in Congress for the purpose of bringing out its weak points, if it have any, to the end that a measure may be passed which will be universally recognized as meeting the wants of the business community.—Tribune, Chicago.

WILL BENEFIT ALL AND HURT NONE.

No measure of general public interest has for many years received the careful consideration that has been given to the Torrey bill. No bill of equal importance to debtors and creditors alike has for many years been before Congress. It has been carefully prepared by an able lawyer, has been modified and improved by wise suggestions from business men, and it would seem that as nearly perfect a law is proposed as can be framed. It will be far cheaper to all interested than the last cumbrous and expensive bankruptcy law. It will be uniform in its operation in all the States, while now scarcely any two States are in accord on this important business question. It will secure to creditors a fair share of their dues everywhere. It will give honest debtors a speedy release from their burdens and enable them to start again. It will benefit all and hurt none.—Herald, Chicago.

TIME FOR THE RIP VAN WINKLES TO WAKE UP.

It is high time for the opponents of the Torrey bill to crawl up somewhere within a century or so of the times in which they live. The framers of the Constitution more than a hundred years ago saw the necessity for uniform insolvency legislation and made provision for it. The Congressional Rip Van Winkles of to-day must have gone to sleep when the authors of the Constitution were in their cradles, or before, and they are still asleep. It is time for them to wake up and join the procession or be relegated permanently to the caves of the enchanted knights of that dim and ghostly age long gone by.—Herald, Chicago.

THE NEW BANKRUPTCY BILLS.

Two bankruptcy bills are now pending in Congress, one in the Senate, known as the George bill, and the other in the House, known as the Torrey bill. This latter has had the indorsement not only of eminent members of the bar, but also of the prominent merchants and business men of the country and the leading commercial bodies of the great cities.

This measure has at least once and perhaps twice passed the House. It has now been amended so as to meet the chief Senatorial objections.

THE SPONGE IDEA.

Senator George's bill is intended for voluntary bankrupts only, he being opposed to the involuntary bankruptcy proceedings authorized by the Torrey bill. He and those who act with him seem to think that a bankruptcy bill should be only a sponge to wipe out the indebtedness of an insolvent person and set him on his feet, but should not protect a creditor against the fraud of a dishonest debtor.

In fact, the sponge idea of a bankruptcy law has been entirely too prevalent in this country and has brought the whole system into reproach. Every bankruptcy law Congress has ever passed has been looked at from that point of view, with the result that as soon as it was accomplished it was repealed.

THE OLD LAW ABUSED.

The law of 1867 had some admirable features, and had it been wisely and economically administered would have been of immense advantage to the business community. Unhappily bankruptcy under it came to be considered as a proceeding to turn over such assets as the debtor possessed to the officers of the court. Registers, assignees, and clerks grew rich, and the creditors grew poor waiting for their share. The whole ten years of its course was one hilarious period of dividends for those who administered the law.

MINIMUM EXPENSES.

Under the Torrey law no such results can occur and the fees and expenses are reduced to a minimum.

A bankruptcy law is a necessary part of commercial law and is essential to creditor and debtor alike. Properly administered, as in England, it protects the honest debtor against oppression, while it does justice to the creditor.

It is high time the United States, now one of the foremost of commercial nations, had a wise bankruptcy law. Such a one is the Torrey law, and it ought now to pass both Houses.—Times-Herald, Chicago.

THE PENDING BANKRUPTCY BILL.

Few measures can be of greater interest to business men than one which will extend over the whole country a universal law for the treatment of bankruptcy. The general opinion in business circles is that a national bankruptcy law is needed as much for the protection of unfortunate debtors as for creditors.

The commerce of this country is so largely interstate that there is no wonder that business men feel the importance of a law which will insure every creditor a just share of the assets of a bankrupt, and one which will enable the unfortunate debtor, after he has availed himself of its provisions, to enter business again free from all liabilities outside as well as within the State in which he met with his misfortune.

THE WEST NO LONGER OPPOSED.

The measure now under consideration is known as the Torrey bill. It is the result of the experience of many men, and is supposed to be as nearly complete as such a measure can be until it has been put to practical test. Formerly it was the opinion that the East, where the bulk of creditors are assumed to live, has favored bankruptcy laws, while the West has opposed. Such seems not to be the case in regard to the present measure.—Journal, Indianapolis.

THE COUNTRY WANTS IT.

A large majority of the business men throughout the country believe that the passage of what is known as the Torrey bankruptcy bill would promote the interests of all. There is scarcely a board of trade, West or East, that has not petitioned for it.—Journal, Indianapolis.

THE TORREY BANKRUPTCY BILL.

In the Torrey bill an effort has been made to combine provisions equitable to all concerned in any possible case. Under the old law there were serious abuses in the collection of fees. The pending bill is carefully planned to make light the expense of settling debtors' estates. The trustee's compensation is dependent upon the amount paid to creditors, and he can not receive it until they are paid their dividends.

PREFERENCES PROHIBITED.

Advantage is often taken of the State laws permitting preferences to defraud creditors. Under this proposed measure unfair preferences will be set aside when there is obvious intent to defeat the just distribution of assets, when the preferred creditor obtains a greater percentage of his debt than any other of the same class, or when an attempt is made to reserve from the general distribution any part of the assets. This practically abolishes the preferred-creditor system. The bill does not, however, interfere with exemptions under State laws.

FEWER FAILURES WOULD OCCUR.

It is maintained that fewer failures would occur if a bankruptcy law were in force. It is reasonable to suppose that the sudden closing up of a debtor's business by attachment proceedings would not occur so often as now if creditors were not pursued by the fear that others would throw the debtor into liquidation if they did not. Precipitate action is not only guarded against, but conservatism is assured by this bill. An embarrassed debtor may call a meeting of his creditors, who, when thus apprised of his difficulties, would not at once rush to begin attachment proceedings, because the law interferes to protect all alike, and nothing would be gained by such action.—News, Indianapolis.

WHAT THE AUTHOR OF THE BILL BELIEVES IT TO MEAN.

To the Editor of The Tribune:

ST. LOUIS, May 3.—It affords me pleasure to thank you for your considerate favor of the 26th ultimo.

A copy of your issue of the 27th ultimo came to hand this morning with a marked editorial therein; thanks.

It is most emphatically a misunderstanding of the situation to say that some Western jobbers have an advantage under the present State laws over Eastern competitors and as a result ought not to advocate the passage of a bankruptcy bill.

In the first place, the statistics show that only a little over 1 per cent of all the men engaged in business in the whole country fail per annum; that is, pretty nearly 99 per cent of all the men engaged in business annually pay the amounts due to their creditors; the few business men, therefore, who claim that in the insecurity of credits lies an advantage of moment over their competitors in other parts of the country are simply without the necessary information to enable them to reach a correct conclusion.

In the second place, the men who are the most ready to take voluntary preferences from a frightened or financially weak debtor, or secure a preference by attachment, are the big houses in the large commercial centers; in a very large number of cases coming under my personal observation these big houses have by threats so frightened debtors who in part patronized the small jobbing centers that such debtors have secured financial aid from the jobbers in such centers, the result simply being that instead of the small jobber having the advantage of the large one, he was simply coerced into paying the debts of the mutual customer.

In the third place, the end in view is to substitute one equitable, uniform law embracing all of the good features of the individual State laws; the result must necessarily be to strengthen credit and lessen the probability of honest men, both great and small, being wrecked as a result of suspicion begotten because of the insecurity under the present diverse and incomplete State laws. The law is to be general and the benefits to accrue from its passage must therefore be general and of uniform application. It can not help one person and hurt another; it must help all honest men alike.

The views of a few of your business men with regard to the bill might prove a source of anxiety to our friends if it were not that the same views have been heretofore held by gentlemen in other cities similarly situated as yours, and under investigation, thought, and study, have melted away like unreal dreams and been superseded by earnest demands for the passage of the bill.

In your editorial you considerately refer to my persistency, and anticipate that in the event I live the bill will become a law. There are facts which justify my labors and your conclusion, as follows:

Three times I have been elected the president of a national convention having for its object the securing of unselfish bankruptcy legislation for the benefit of the whole people. It may, therefore, be fairly said, I think, that in connection with our colaborers I am charged with the duty to persevere.

I am the author of the bill which was considerately given my name by the last of the above conventions. If enacted, it will promote honesty and fair dealing in all parts of the country and with all classes of people; relieve more honest men from burdens of debt which they can never pay, and which are therefore of no value to the creditors, than were freed by the emancipation proclamation; save the expenditure of millions of dollars which are now needlessly wasted annually in selfish strife; prevent the perpetration of fraud which is now practiced because there are no adequate laws to prevent it; in its every result help honest men and hurt dishonest men.

In other words, my persistency is not justified by any benefits to accrue to me; what has been done for the cause by the members of our organization is but a contribution of time and energy by earnest and enthusiastic men in behalf of a great principle and the advancement of a bill embodying it. If those of us who are foremost in the work were to die, weary of well doing, or for other reasons cease exertion there would be hundreds of thousands of others to insist that "honesty is the best policy;" that "to do unto others as you would that they should do unto you" is not only good morality but good business; and hence demand the passage of our bill.

The struggle for good laws is but a part of the struggle of good men for existence; there will be opposition always by men of mistaken judgment and those who are vicious, but the struggle will always, sooner or later, succeed.

Yours, truly,

JAY L. TORREY.

—Tribune, Sioux City.

COUNTRY FAVORS IT.

It is likely the Torrey bankruptcy bill, or one similar to it, will come up at the present session of Congress. We believe the sentiment of the country is in favor of passing such a law.—Times, Dubuque.

AS THE PRESS IS, SO ARE THE PEOPLE.

It is quite likely the Torrey bankruptcy bill will meet with early consideration. We notice that the press of both parties

is favorable to the measure, and as the press is so disposed the people probably are also, especially the business classes.—Times, Dubuque.

THIS IS BUSINESS, NOT POLITICS.

In canvassing the subjects which should have special attention at the present session of Congress we find that none are more important than that of the bankruptcy bill. It is beyond our comprehension why so important a measure should have been postponed from session to session until now. There is no question about the power of Congress to pass such a law, since such power was specially reserved to that body in the Constitution at the time of its adoption. There is no opportunity for debate upon the question as to whether we ought or ought not to have a wise law upon that subject, since all the important nations in one form or another have recognized the necessity, and have accordingly enacted laws for the administration of the estates of its bankrupt and dishonest tradesmen. There are no political considerations involved, since the measure is admittedly one relating purely to business matters, and has had at all times the nonpartisan support of Members in both branches of Congress. There is no room for argument as to the merits of the Torrey bill, since it has for years been considered in the business, industrial, and professional world, and has been from time to time modified by its author to meet the necessities of all classes and all lines of business.

There may, of course, be petty objections to some of the provisions of the bill, but, in view of its almost unanimous indorsement by the business, industrial, and professional bodies of the country, we apprehend that it may be safely accepted as a wise and conservative measure.

The objects of the bill are to afford relief in the shape of a discharge to the honest unfortunates of the country who have become overwhelmed with debt and under the inadequate State enactments have no means of relief; to prevent the repetition in other forms of a great variety of frauds which are now of daily occurrence in the commercial world; to secure the equitable and pro rata distribution of the assets of bankrupts and dishonest persons to the creditors without fraud or favoritism, and to save the expenditure of very large sums annually in the strife between creditors under the imperfect and varying State laws.

There may be individual isolated cases of men in business who do not want their honest debtors discharged and who think that in the confusion incident to the attempted legislation by the State they have an advantage over their brother merchants; but in behalf of the great mass of people we insist that these selfish considerations should have no weight in the minds of statesmen. We repeat, therefore, why should there be any further delay on the part of Congress to act?—Hawk-Eye, Burlington, Iowa.

COMMENDS ITSELF TO HONEST MEN.

In 1878 the Federal bankruptcy law, which had been in effect for about twelve years with good results, was repealed, and since then we have been without any Federal statute on the subject. Very soon after the repeal of the old law the necessity for a universal bankruptcy law, in the interest of the creditor classes as as well as the honest bankrupts, was beginning to be felt, and efforts have been making ever since in Congress to pass the desired legislation. It is ten years ago since the first Torrey bill was introduced in the House of Representatives, and in every session of Congress since then the subject has received more or less attention. Still nothing has been done, although all parts of the country seemed to favor the idea. Now there seems to be a likelihood of the passage of such a measure, since the House Judiciary Committee has reported in favor of the bill on the subject.

THE NEW BILL.

The new bankruptcy bill is a comprehensive measure, designed to protect the just interests of both debtors and creditors. Under its provisions the rights and duties of voluntary and involuntary bankrupts and their creditors are identical. If a judgment in a bankrupt suit is for the plaintiff, the defendant will be adjudged a bankrupt, in which case the latter will retain the exemptions allowed by the laws of the State in which he lives; and if he be honest, he is to be released from his debts and afforded a chance to begin his business over again. The United States district courts are to have jurisdiction of the administration of bankruptcy estates. Differences may be arbitrated or compromised under the direction of the courts. The offices of trustee and referee are all that are created by the act. Compromises involving more time on which to pay or a reduction of the amount to be paid may be readily effected between honest debtors and their creditors under certain restrictions. Preferences are forbidden, and fraudulent bankrupts and creditors who have proved false claims are to be punished by imprisonment not exceeding two years and embezzling officers by imprisonment not exceeding five years.

These constitute some of the more salient features of the bill. The main principles of the measure will commend themselves to all honest business men.—Hawk-Eye, Burlington, Iowa.

ITS ENACTMENT WOULD BE WELCOMED.

In response to a general demand of the business interests of the country a bill to establish a uniform system of bankruptcy was favorably reported from the House Judiciary Committee of the present Congress, the measure being, with a few modifications, what is known as the Torrey bill. There will be an earnest effort made at the coming session to have this bill enacted into law; and in view of the fact that it has recei ed the almost unanimous indorsement of the commercial bodies of the country and that such a law appears to be desired by the business men of all sections of the country, it is highly probable that the present Congress will adopt the proposed legislation.

In addition to securing relief to those who are honestly unfortunate in a financial way, the bill is designed to serve much the same purpose with reference to their estates as the probate laws do for those who die; that is, it will insure a prompt determination of the rights of creditors and an economical administration of their estates. Three times Congress has passed bankruptcy laws, the last one in 1867, which was in force until 1878. It was not a very satisfactory act, being crude and one-sided, and consequently unjust in its operations. It proved a source of great income to Federal court officials, but proved bad for both debtors and creditors so often that as a result there was created a strong and pretty general prejudice against such legislation. After its repeal the States took the matter in hand but failed in establishing uniformity in legislation, and years of experience have served to produce a widespread opinion among business men that the country must have a uniform system. It was in consequence of this demand that the Torrey bill was drawn.

UNIFORM COMMENDATION.

Since it has been introduced this measure, which is said to be the result of a thorough and comprehensive study of the requirements of such a law, has received the careful consideration of many practical business men in all parts of the country. The uniform commendation it has received at their hands must be accepted as the strongest possible testimony to its merits; and when in addition to this it has received the approval of the Judiciary Committee of the House of Representatives, after deliberate consideration, there can be no doubt that it provides a safe and just plan for settlement under bankruptcy proceedings. It being granted that a uniform law on this subject is necessary, and there being no constitutional obstruction in the way, the sooner the country is given a national bankruptcy law that will avoid the defects of the former one and deal fairly with both creditors and debtors the better. The Torrey bill appears to meet these requirements, and undoubtedly its enactment would be welcomed by the business interests of the entire country.—Hawk-Eye, Burlington, Iowa.

NEEDED FOR HONEST TRADESMEN.

Congress will be asked at the present session to pass the so-called Torrey national bankruptcy bill, which has been indorsed by nearly every commercial and trade organization of any importance in the country, and opposed by none. There is no doubt of the vital necessity of having a general bankruptcy law. The Torrey bill has merits which become more apparent with each new presentation of them. The present divergent State laws in respect to assignments are so complicated and various that between preference laws in one, preferred attachments in another, and the common feeling among juries that they must stand by their neighbors as against their creditors in remote business centers far away, the present system in regard to assignment and failures, if it may be called a system, is faulty, and onerous to the business community. The insolvency laws are so many sided and so inadequate that they render the extension of credit by wholesale houses and manufacturers extremely hazardous, and create the demand that exists for the passage of a general bankruptcy law. The Torrey law will make it difficult for a dishonest debtor to escape from criminal punishment and will insure the honest distribution of an insolvent merchant's assets, and will place all creditors on an equal footing. It is needed for honest tradesmen and for the welfare of commercial and trade interests.—Hawk-Eye, Burlington, Iowa.

IT AVOIDS THE WEAKNESSES OF THE OLD LAW.

The many scandals which attended the operation of the bankruptcy law which became a necessity on account of the war were doubtless the cause of a large part of the opposition that has been met with in the attempts that have been made since its repeal to replace it with a measure suited to a permanent place in the national statutes.

It is claimed by the sponsors of the Torrey bill that the weaknesses of the old law have been carefully avoided, and that, so far as it relates to voluntary bankruptcy, it is as free from objection as any law for the purpose could possibly be. It is claimed that the proposed law is intended not as a machine for the speedy collection of debts, but as an instrumen-

tality on the one hand to relieve poor debtors of the burdens that would otherwise weigh them down, and on the other hand to furnish creditors the means of reaching the property of the debtor and making an equal division among honest creditors, in cases where evasion of a just settlement is sought, or where the debtor is in fact insolvent.—Journal, Kansas City, Kans.

PASS THE BILL.

It seems desirable that some act should be passed, by which creditors may be protected as well as debtors. The Torrey bill seems to be just the thing, and it ought to be passed by next Congress.—Homestead, Manhattan, Kans.

WHAT THE SENATE SHOULD DO.

There is no little interest evinced over the new bankruptcy bill which passed the House last Saturday by the overwhelming vote of 157 to 91. The Senate should take it up immediately and pass it before adjournment. The country never experienced harder times, and in the absence of some action by Congress which would change the times for the better and afford relief, that body should at least afford a fair and honorable way for the many to save themselves.

The bill provides for both voluntary and involuntary bankruptcy.—Eagle, Wichita, Kans.

APPROPRIATE AT THIS TIME.

There are no doubt some features of the bankruptcy bill now pending in the Senate that are unsatisfactory, but on the whole it seems to be as fair as a general bill can be to both debtor and creditor. The great advantage in the bill is that it gives the country a uniform bankrupt law, and will therefore place the business relations of the whole country on a more stable basis.

A general bankruptcy law is desired by the East, but it is of particular advantage to the West in enabling thousands of men who have been ruined by the collapse of the boom and by the general financial depression since 1892 to wipe out old scores and start all over again. Interviews published in the Capital this morning show the sentiment of the leading business men of Topeka to be almost unanimous for the bill, and these expressions undoubtedly voice the sentiment of the State. It is a humane business measure, particularly appropriate just at this time, and ought to become a law at the present session of Congress.—Capital, Topeka, Kans.

CONGRESS SHOULD RESPOND TO THE WILL OF THE PEOPLE.

One of the measures which will command the attention of the approaching session of the Trans-Mississippi Congress that will convene in this city during the coming week is the Torrey bankruptcy bill.

APPROVED BY THE NATIONAL BOARD OF TRADE.

The National Board of Trade, at its recent convention in Washington, appointed a special committee to investigate the merits of the bill, and this committee not only strongly indorsed the measure, but embodied in its report to the convention an address to Congress asking for the early passage of the measure as promising substantial benefits to the commerce of the country. In its report to the convention the committee says:

"The committee, therefore, reaches the conclusion that the Torrey bill is a wise measure, and ought to be enacted in the best interests of the people of every condition and in every part of the country."

The Torrey bill has met the approval of all the most influential commercial exchanges and boards of trade of the country, as promising to meet a long-felt want. The radical differences existing in the laws of the different States relating to bankruptcy are, as every business man knows, a cause of serious trouble to merchants, and not infrequently lead to serious losses. It is this multiplicity of laws that the Torrey measure is expected to remedy, by establishing a uniform law applicable in every part of the country.

INTERSTATE COMMERCE.

As most of the commerce carried on nowadays is interstate in character, it is obvious that the old State laws are but an imperfect safeguard to merchants. They afford the unscrupulous innumerable opportunities of escaping the payment of their debts, and thus encourage dishonesty in business. Because of the continued exposure to loss in this way merchants are forced to raise their margin of profits so as to offset the probable losses through dishonest debtors, and in this way the vast majority of innocent and honorable business people are compelled to submit to injustice because of the dishonest practices of a small minority of those engaged in trade.

It is believed that the Torrey bill will put an end to the facilities now enjoyed by the unscrupulous in indulging in questionable business ventures, besides it will guarantee equal treatment to all creditors. The very general indorsement which the bill has received proves more than any other argument that it promises

to offer a cure to serious evils which have for years existed and which efforts have been made in vain to remedy by mere local legislation. The constitutional power of Congress to pass such a law has not in any way been questioned, hence, as the people want it, there would appear to be no reason why Congress should not comply with the general desire.—Picayune, New Orleans.

LET CONGRESS ACT, NOT PRETEND.

The Torrey bill is not a hastily prepared one. Every question that might arise in case of bankruptcy has been considered. It has been gone over again and again; studied carefully and critically; its legal provisions have received the attention and consideration of the leading jurists of this country; its commercial sections have been submitted to the various chambers of commerce, exchanges, and similar bodies for their views thereon. The suggestions of both the lawyers and the merchants have been acted on and the bill, as it now appears, represents the practically unanimous sentiment of the country. No measure ever went before Congress better supported, and which had a better call on the attention of that body. The necessity of a national law on this subject is universally recognized. The present bankruptcy situation is confused, complicated, opposed to the best commercial interests of the country, hostile to credit, and injurious in every way. —Times-Democrat, New Orleans.

A GENERAL DESIRE FOR IT.

The House of Representatives has passed the bankruptcy bill. It now remains to be seen what the Senate will do.

Of the necessity of this measure there can be no doubt. The insolvent laws of the various States are in many cases at variance, and the result has been to cause great confusion and bring loss to the mercantile and manufacturing classes.

In Louisiana, for instance, the insolvency laws are peculiar. The man in business has the privilege of applying for a respite or making a cession. In the first instance, it is necessary that he show that his assets are in excess of his liabilities. His creditors then vote upon the respite. It may be for a long or for a short term. One, two, and three years is the maximum time granted for the payment of the indebtedness.

Experience shows that few of those granted a respite live up to its terms. The first payment may be made. Then comes failure to pay the second installment and insolvency follows. Meantime the man who got the respite has been conducting his business; he has enjoyed what profits it may have yielded and when he is unable or unwilling to keep his engagements and surrenders his property there is a great deal less left than there was and the creditors fare badly.

This respite feature of our insolvent laws is considered a bad thing by the mercantile classes and they would like to get rid of it.

At the time that a national bankruptcy law prevailed, it worked very well. Creditors could protect themselves, and everything was more satisfactory. There is a general desire to return to the old system.—Item, New Orleans.

HONEST MEN SHOULD WORK FOR IT.

We print elsewhere the report of a special committee appointed at the last session of the National Board of Trade to consider the Torrey bankruptcy bill and prepare an address to Congress on this subject.

The failure in the last Congress has not weakened the bill, for the experience of the past years has shown how necessary is a general and uniform law covering bankruptcy; and the Torrey bill comes before Congress stronger than ever, and approved and supported by more merchants and commercial exchanges. Whatever defects it contained have been eliminated, and it is now a measure that would afford the commercial interests of the country great relief, assuring honest dealings, and discouraging fraudulent transactions.

The address prepared by the committee for submission to Congress, which presents the question clearly and forcibly, will undoubtedly have its weight, but merchants and others throughout the country interested in having a uniform bankruptcy law that will assure honest dealings should do all they can to assure the early consideration and passage of this measure.—Times-Democrat, New Orleans.

INCREASES CREDIT; DIMINISHES FRAUD.

Four national conventions have been held in the interest of bankruptcy legislation by Congress. The last of these was held in the fall of 1889 in Minneapolis; that body approved a measure drafted by Judge Jay L. Torrey and in his honor called it the Torrey bankrupt bill.

The last of the above conventions resolved itself into a permanent organization for the purpose of promoting the desired legislation. Its officers and committeemen are residents of every State and Territory, and are prominent and influential business men, bankers, and lawyers.

The bill has been indorsed by the leading commercial, industrial, and professional bodies of the country, North and South, East and West, numbering between 250 and 300. Petitions in its behalf

have been sent to Congress from all over the country.

By unanimous consent the Torrey bill is conceded to be comprehensive of the subject, simple and plain in its terms, perfectly fair in its provisions, and, if enacted, promises to promote and foster credit, diminish fraud, secure the quick and inexpensive administration of a bankrupt's estate, and emancipate honest insolvents.

The board of trade of Portland in strong resolutions heartily indorsed the Torrey bankrupt bill, and it is hoped that it will finally pass Congress at its next session.—Board of Trade Journal, Portland, Me.

LET CONGRESS DO ITS DUTY.

The action taken by the Merchants and Manufacturers' Association in support of the Torrey bankruptcy bill was nothing more than was to have been expected from men who, as a body, enjoy a reputation for solidity and common sense second to no organization in the country.

There can be no difference of opinion as to the urgent need of bankruptcy legislation national in scope. It is not conceivable that reputable business men in one State should entertain ideas regarding honesty not applicable in another. Commercial integrity must be the same the continent over. And for this reason the hodge-podge of laws governing the relations between debtor and creditor is to be rejected as utterly devoid of a solid foundation in morals.

The Torrey bill is so drawn that the honest debtor will not suffer unreasonable hardships. Fraudulent concealment of assets and other schemes of escaping just obligations, however, would be much more seriously dealt with than is the case now with varying statutes. Uniformity in bankruptcy proceedings would also lessen considerably the losses of the merchant and the manufacturer consequent upon conflicting customs and usages.

No well-intentioned business man can object to the passage of a measure which makes it more difficult to evade obligations, and to that extent renders mercantile existence more secure. A stringent general bankruptcy law will go far to remove the incentive to profit by making an assignment, and will reduce the number of failures. The merchant will be able to sell cheaper, because his margin of profit is less liable to diminution, and the consuming public will be the gainer. Such a law as that proposed would even exercise a beneficial effect upon our foreign trade.

It is to be hoped that after repeated efforts to obtain legislation of this kind Congress will prove amenable to the demands made upon it and discharge a plain duty.—Herald, Baltimore, Md.

OPPOSITION DUE TO MISINFORMATION.

If the friends of the Torrey bankruptcy bill will do their duty there is a good chance of passing this urgently needed measure before the close of the session. At any rate, now is the time for its friends to bestir themselves. Every possible influence should be brought to bear upon Congressmen by their constituents, through petitions and individual communications. Opposition to the Torrey bill at the last session was owing to misinformation as to its scope. If the business men throughout the country make it plain that they favor it, Congress will probably favor their wishes.—Black Hills Daily Times, Deadwood, S. Dak.

WOULD ADD TO STABILITY OF CREDITS.

One of the measures that will claim the attention of the House at the earliest practicable moment is the Torrey bankruptcy bill. Our readers do not need to be informed of the value we attach to this measure. It is not only infinitely better than any law that has ever been on the statute books—for that would not be very high praise—but it is really the first one proposed that fully meets the requirements of such a law. It is admirably drawn to provide for the economical settlement of the affairs of honest insolvents for the just advantage of creditors, and at the same time to guard against any dishonest or unjust advantage for either creditor or debtor. Its passage would add greatly to the certainty and stability of the commercial credits throughout the Union, and would be equivalent to the remission of what now amounts to a heavy and unfair tax upon all business. It has the warm support of all the principal commercial bodies in every section of the land, representing all varieties of interests, and opposition to it, we are persuaded, is confined to those who either do not understand its benefits or do not honorably wish them to be given to all impartially. We trust that it will be passed as promptly as possible.—Times, New York.

TO REMEDY EXISTING WRONGS.

It being conceded that the Constitution of the United States authorizes a national bankruptcy law, the consideration of the subject upon a broad and comprehensive basis must be exceedingly proper, and to aver that such a law is demanded as a protection to the rights of men is to place the discussion upon the widest and most substantial foundation that a free country can afford. If existing laws are alleged to hinder a creditor in obtaining his rights, and a new law is proposed which will protect and enforce those rights, it would seem to be the plain duty of the legisla-

ture to make the change proposed by the new measure. "Equality before the law" is the beautiful motto adopted by one of the States in the Central Western division, but in the matter of collecting a debt in that State the motto might as well be changed to the one used by a very successful firm of collection attorneys there and made to read, "Every man for himself and the de'il take the hindermost." The present legal methods of securing an attachment upon the debtor's assets are strictly in accordance with the sentiment expressed in this last-quoted maxim; and in justification of the correctness of these methods, the law assumes that the creditor who obtains the first attachment has used greater diligence in pursuit of his claim than has his cocreditor, and hence is entitled to the fruits of his energy.

PREFERENCES UNDER STATE LAWS.

This presumption of greater diligence is perhaps correct, but that can not surely be reason sufficient to deprive other men of their rights. It would be more in consonance with modern ideas of justice to allow every creditor a pro rata share of what can be divided and bring about a fair adjustment of the estate. There are something over forty State attachment laws which enable some one or two creditors to secure the debtor's assets and apply them in full payment of their own claims.

When the property is thus disposed of there remains nothing for the satisfaction of the debts, owing to the unsecured creditors who were too late with their attachments. This, of course, results in no loss at all to one creditor and a total loss to the others. Here, for instance, is a merchant in a Western town who is involved to the extent of, say, $100,000, and who can not meet his obligations. Some Western creditor who is near enough to have first knowledge of the embarrassment obtains an attachment, and thereby absorbs all the assets to satisfy his own claim of, say, $25,000. The other $75,000 may be owing to Eastern creditors, who, by reason of distance from the debtor's place of business, can not get action quick enough, and consequently do not arrive on the field until it is too late to protect themselves. Manifestly there is a double-edged injustice in this, as it is easy to see that an Eastern creditor must ever be alert and ready to spring upon his Western debtor; that on account of this danger he must keep a well-organized collection department and be prepared at every point to pay an attorney's fee; he must add to the price of his goods sufficiently to cover this additional cost, and he will demand strict compliance with terms of settlement. In his desire to avoid being beaten in this race for an attachment, the far-away creditor is apt to be keenly suspicious, and to sometimes unduly crowd his debtor upon the slightest rumor of trouble rather than run the risk of some near-by creditor getting a prior attachment.

Taking this view of the subject, there can be no doubt that an injury is done by giving preference to one man at the cost of loss and damage to several others. And it is also evident that the debtor is expected to pay more for his goods and run greater risks of being closed out of business. To remedy these two wrongs, as well as to regulate several others, is the purpose and object of the Torrey bankruptcy bill. It is proposed to establish a bankruptcy court, and to arrange for the distribution of the debtor's estate pro rata among creditors of the same class. The details are necessarily numerous and somewhat complicated, but it is asserted by good authorities that the bill is the best of its kind ever drawn up, and is complete, practical, and harmonious in its provisions.

PROTECTS DEBTORS AND CREDITORS.

The two leading principles running through the proposed law are (1) to provide proper protection (and at a minimum expense of administration) for all creditors, and to prevent preferences; (2) to give the honest but unfortunate debtor a discharge from his debts after he has surrendered his assets, and so allow him to again mingle in business and be a useful citizen. A debtor can himself ask to be adjudged a bankrupt, or one or more of his creditors can do so, provided he has, by omission or commission, brought himself to a condition in this bill termed bankruptcy. Upon hearing the case the court may adjudge the debtor a bankrupt and order that all of his property, except what is exempt under the State laws, be turned over to proper officers for management and distribution. If it is shown that the failure was an honest one and the bankrupt has faithfully surrendered his property, he may be discharged from his debts and allowed to again enter the arena of commercial activity.—United States Investor, Boston, Mass.

A JUST AND ADMIRABLE MEASURE.

One of the most important measures now before the House of Representatives is the Torrey bankruptcy bill. It is best that when an honest man, through misfortune, has become utterly unable to pay his debts, with no prospect of paying them, he should be relieved from the burden of them so far as they would prevent his entering into business and beginning life again; though, of course, he can not be relieved from the moral obligation to pay them if he is ever able. It is also right that creditors should be pro-

tected against dishonest debtors, and be able to compel them, in case they plead inability to pay, to give up all they have, and thus pay what they can. How to guard the just interests of debtor and creditor, how to protect the unfortunate but honest man and punish the dishonest rogue, is no easy problem. It seems to be agreed that the bill before Congress is a just and admirable measure.—Golden Rule, Boston, Mass.

SCIENTIFIC IN ITS ADJUSTMENT.

There is an encouraging tone to the advices from Washington relative to the sentiment in Congress on the Torrey bankruptcy bill. It is due to the business of the country and in the interest of honesty that it become a law at this session. In its present shape it will be the most perfect of any bankruptcy law we have ever had. It has been so carefully considered in all its bearings and subjected to popular criticism so long that it has really become scientific in its adjustment. The principal opposition to the measure, it is stated, comes from several immense mercantile houses which, from the extent and systemization of their business, have facilities for watching credits closely and jumping in before other creditors and securing preferences from debtors under unjust State laws to the disadvantage of everybody else. This opposition should commend the Torrey bill as being in the interests of fair dealing.—Commercial Bulletin, Boston, Mass.

SEVERE ON THE ROGUES.

The bankruptcy bill seems destined to meet with more opposition in the present House of Representatives than was expected. That admirable measure, the Torrey bankruptcy bill, was passed by the last House and only failed to get through the Senate by the close of the session. In the present Congress, however, the old feeling against the Northern and Eastern crditor seems to have rallied additional and unexpected strength. The bill has been so carefully considered, and its means for the protection of the honest debtor are so ample, that it is difficult to conceive of any opposition to the bill unless based upon the idea of securing immunity for debtors from their engagements.

The Torrey bill is made necessarily severe against rogues, and provides for the speedy and cheap winding up of an insolvent's affairs so that the creditors shall get more of the assets than they are able to do under the present systems in many States. But the parties who are to be benefited by these arrangements are the honest dealers and the great body of consumers. Both of these classes stand in the way of their own interest when from sectional or other prejudice they put obstacles in the way of the prompt collection of debts and the discouragement of rascality.

The honest dealer suffers to-day from the competition of unscrupulous men, who, not intending to pay their bills, sell their merchandise at a price with which he can ill compete, or having failed and obtained a cheap settlement with their creditors, they slaughter their stock and thus destroy legitimate trade. The consumer suffers because business has sooner or later to bear the weight of all its burdens, and if the manufacturer or jobber is liable to lose by bad debts or fraudulent transactions he must and does load his price to give him a sure profit after making all allowances. This added cost the consumer pays, and the more security there is for the creditor to obtain what is justly due him the cheaper will prices rule.—Commercial Bulletin, Boston, Mass.

WISE, CONSERVATIVE, AND ECONOMICAL.

The report of the majority of the House Judiciary Committee in favor of the Torrey bankruptcy bill is a strong document, and shows to the unprejudiced mind very clearly that its enactment will result in the diminution of fraud, the discharge of honest insolvents, and the prompt and inexpensive administration of bankrupt estates. We believe that the report expresses the general business sentiment of the country that it is a wise, conservative, and economical measure, meeting the just demands of the people. The vigorous attack made upon it by the minority of the committee, however, is an indication of the strong opposition which will be made to its enactment, and must greatly discourage those who have looked for legislation at the hands of the present Congress.—Traveller, Boston, Mass.

CONSTITUTIONALLY SOUND.

There is, it appears, some ground for the report that the Torrey bankruptcy bill may be sent to the President for his approval before the present Congress ends its official life. The chief argument in its favor is an unanswerable one. It would result in giving to the State laws passed in accordance with it, and the reduced cost of bankruptcy proceedings to unfortunate business men. So far as now appears, no creditor rights would be invaded by it, so that its benefits would far outnumber its drawbacks, if it had any of the latter, while the greater saving to bankrupts would tend to enable them to settle more quickly and more fully with their creditors. All of these objects are earnestly to be desired, not

by one State, but by all. It is a source of gratification to note a strong tendency among the Members of the lower House to deal with the subject in an unpartisan spirit. The fear that the bill might be pronounced unconstitutional is largely without warrant. The ablest constitutional lawyers in the country are in agreement that the bill is thoroughly sound from a constitutional point of view.—Traveller, Boston, Mass.

AN EQUITABLE MEASURE.

It is believed by those who are interesting themselves to secure the enactment of the Torrey bankruptcy bill for the present Congress that, if a date can be fixed by the Committee on Rules for the consideration of this subject by the National House of Representatives, there is little doubt that the measure will be speedily passed. Although this bill, drawn up by Judge Torrey, represents the views of the Western business men, it is strongly indorsed by business men generally throughout the Eastern and Middle States. For more than ten years we have been without a national bankruptcy law, and in consequence of the absence of such a salutary regulation our business development has been more irregular and unsatisfactory than it otherwise would have been. It is not alone the sellers in the East who find the conduct of business unsatisfactory in consequence of the uncertain outcomes that follow the failure of buyers, but buyers in the West and South do not have the credit and can not obtain the accommodations that would readily be accorded to them in making purchases if a general and settled system of procedure existed by which claims were to be adjudicated in case of insolvency. Nothing is demanded in the Torrey bankruptcy bill that is not in strict accordance with the claims of equity. This is recognized by a majority in the House of Representatives, and, as we said above, the bill will be enacted if the Committee on Rules will fix a date for its consideration. We certainly trust that our New England Members of Congress will use all their influence to bring about this allotment, since the bill itself is one of the most important business measures that has been brought before Congress for years past.—Herald, Boston, Mass.

WILL BENEFIT THE WHOLE PEOPLE.

The New York Credit Men's Association, whose members represent the great firms of that city, last week forwarded to Vice-President Stevenson, as President of the Senate, a memorial in which were reharsed the evils which exist under the present condition of the laws affecting the exchange of credits in general business, in connection with the following statements:

"The failures of those engaged in the various branches of commercial, professional, and industrial pursuits have reached the enormous number of 171,389, and their total liabilities have amounted to the great sum of $2,611,521,704 in the last seventeen years. This army of unfortunates should not be left without the relief which was guaranteed to them by the Federal Constitution at the time of its adoption, and there ought to be in force a bankruptcy law for the equitable adjustment of the transactions represented by these enormous liabilities."

The memorial declares that excessive hardships are the result of existing laws, which are not only ineffective, but are permissive of wrongdoing. Credit, it says, is absolutely essential to the healthfulness of trade in this country when the volume of cash employed is infinitesimal as compared with the vast amount of business done. Among the many things which it is imperative that the Government, by means of legislation, should accomplish, the memorial suggests the following:

"Strengthen the credit of the manufacturers, who buy from the producers of raw material, and thereby stimulate the production of all raw materials; extend the credit of jobbers, who buy from manufacturers, and hence increase manufacturing; enlarge the credit of retailers, who buy from jobbers, and thereby enlarge the volume of the retail trade; in extending credit make more continuous than at present the employment of laborers in the various ramifications from the production of raw materials through their various transition periods to their final use by the consumers, and secure to honest unfortunate debtors a discharge and to dishonest ones a merited punishment, and to their creditors the enforcement of their equitable rights."

The memorialists urge the passage of the Torrey bill, because, in their judgment, its language and provisions are plain and concise, and it is comprehensive of the features which such a measure should contain, not only for the benefit of those business men who give credit, but for the whole people.—Spy, Worcester, Mass.

PRACTICAL AND INEXPENSIVE.

The last general bankruptcy act, which was passed in 1867, became so unpopular before its repeal that it has been exceedingly difficult to secure the passage of a successor, although it has been quite generally conceded that one is necessary. The chief difficulty has been to settle whether the creditor or debtor class should be favored in an enactment; but the very suggestion of that as a difficulty

should be sufficient to show that it ought not to cut any figure in the matter. There ought not to be any question of favor for any class or any individual. In theory, at least, the twofold purpose of a bankruptcy act is very simple. It ought to provide for the release of unfortunate debtors upon a surrender of their property and for an honest distribution, and for securing the assets of dishonest debtors who are striving to conceal their property. In either event the cost should be as small as it reasonably can be made. It was one of the strongest objections to the act of 1867 that it was too costly in its operation for either the insolvent or the creditors. The assets went largely to officials instead of being distributed among the creditors and thereby benefiting them, and to a certain extent the debtor also. There was somewhat of the same objection to the previous act of 1841, but it was less felt because the act was resorted to mainly for the discharge of the unfortunate and not for collection from dishonest debtors. Anybody who will take the trouble to examine the records of this old act in the United States courts will find that in almost every instance there were just assets enough to pay the costs. The assets were never quite alike, but the costs seem to have been graduated in each case to fit the assets. The creditors got nothing; but the bankrupt got a clean bill of health and was permitted to embark in business again, which was apparently all anybody cared for except the officials who took what little there was of the estate. In the 1867 law, however, the costs were enormously increased, and creditors found the assets so far reduced that they were quite as anxious as were the debtors for its repeal. The "Torrey" law which passed the House of Representatives is a great improvement in this matter of expense upon the law of 1867. The fees and costs are as far as possible fixed and at a low rate, and there is no inducement for a prolongation of the proceedings in order to increase the expense and emoluments of officials.

Additional saving is secured in the increase of the number of places where bankruptcy proceedings can be had and bankruptcy adjudicated. Under the law of 1867 there were but two or three places even in the larger States where a register in bankruptcy sat to hear cases and the debtors and creditors of the whole State had to travel—often at considerable cost and inconvenience—to one of those points. Under the bill which has passed the House each county in a State is entitled to a referee district. The referee has all the powers of a judge except as to hearing the petition in contested cases, the confirmation of a composition, the setting of one aside, or the granting or evoking of a discharge. These matters must be tried before a judge; but if the judge is absent and there is no defense in an involuntary case either by the debtor or any of his creditors the case may be again referred to the referee and he can dismiss the petition or make the adjudication in bankruptcy. He can also act on a voluntary petition in the absence of the judge.

Another valuable feature of the act is that it nullifies all proceedings taken by creditors to get advantage under State laws. If a creditor has secured preferences or advantages of any kind over his fellow creditors the latter can move to bring the whole matter into common suit and compel him to surrender what he has obtained and take his pro rata share with the rest.

There is nothing in the act as passed, apparently, which is partisan or partial. It contemplates the relief of the honest but unfortunate debtor upon the easiest terms consistent with the clear establishment of his honesty and the just distribution of his assets; and it contemplates, also, the bringing of the dishonest debtor to terms and securing what he has to be divided pro rata among all his creditors. It is a bill which has been the subject of much patient thought and study and the general impression is among those best qualified to judge that it provides in the best, the most practical, and least expensive way for what a bankruptcy act should provide.—Free Press, Detroit, Mich.

SHOULD BE ENACTED NOW.

Owing to the fact that all business nowadays is interstate in character, there being no distributing centers whose merchants do not sell goods in a half dozen or more States, it is held that the regulation of bankruptcy proceedings by the Federal Government is strictly constitutional under the general provision which gives to Congress the regulation of interstate commerce.

The main aim of the Torrey measure is to protect merchants from fraudulent debtors, and thus surround the credit system, so essential to modern methods of doing business, with additional safeguards by narrowing the opportunities for fraudulent failures. It is believed that only a Federal statute can effect this, as the radical differences in the laws now existing in different States are taken advantage of by the dishonest to evade the payment of their just debts.

The Torrey bill has received the indorsement of nearly all the prominent boards of trade and commercial exchanges of the country, hence it is before Congress with about as strong an indorsement from the country as a bill could possibly have. It is, therefore, to be hoped that the House of Representatives will fix a date for the consideration of the measure, and that, too, at a time suf-

ficiently early in the session to permit of the Senate acting before adjournment. The measure has been before Congress for over three years, and it is as well that it should be now definitely disposed of.—Tradesman, Grand Rapids, Mich.

PROTECTS HONEST DEBTORS AND CREDITORS ALIKE.

The debtor and creditor or bankruptcy problem has been one of the greatest with which this country has had to deal. As a result the laws on this subject are as various as forty different States. It seems probable that there may be some action taken by this Congress toward a national bankruptcy law, and if so it will be heartily welcomed by all. The present system is outrageous for any business man who expects to have dealings in more than one State. In the last Congress it was developed that while the majority would permit the passage of a bill that would enable debtors to obtain a discharge of their liabilities they would not consent to one that would enable creditors in the case of bankruptcy to secure an equitable division of the assets of the debtor. The consequence was that no bankruptcy legislation was passed. Eighteen years ago, in a fit of temper because the abuse of the law then existing enabled debtors to fraudulently obtain a discharge from their debts, the bankrupt law was repealed, instead of having its defects amended, with the result that each State was forced to act for itself in the matter. It shows a deplorable weakness on the part of our leaders in Congress that in eighteen years they could not hit upon some plan to protect both classes. The idea that a bankrupt law must be entirely for the benefit of the debtor is a bit of demagogism of the kind that renders just legislation impossible. It is for the interest of the country that creditors shall have the justice of an honest division of the resources of a bankrupt debtor. The safeguards of such an act will insure more liberal treatment of solvent debtors than can be accorded when the merchant selling goods has not the guarantee of honest and impartial treatment in case of bankruptcy. Any legislation worthy of consideration will afford protection for honest creditors and debtors alike.—Herald, Grand Rapids, Mich.

THE COUNTRY NEEDS IT.

As to the need of a general bankrupt law, there has practically been but one opinion since the enactment which did duty so long in that capacity was repealed. That opinion is that the country stands greatly in need of such a law—or, rather, of a proper law, for the phrase "such a law" might seem to imply some merit in the old enactment.

It is due, perhaps, to the defectiveness and general unsatisfactoriness of the old law, more than to any one cause, that no new law has been passed, notwithstanding the urgent demand for one. The law in question was an excellent piece of legal machinery for the relief of men who had very little estate and a good deal of debt, and who were anxious to be relieved of the latter. It took what property the bankrupt had and divided it between the lawyers and the court officials; and, this being done, if there was no fraud shown, it gave the bankrupt a clean bill of commercial health. The creditors got so little under it that they have fought shy ever since of proposed enactments, notwithstanding the fact, which they know as well as anybody, that a properly framed bankrupt law is more for their interest than for the interest of anybody else.

JUST AND EQUITABLE.

It seems to be generally agreed, however, that the Torrey bankruptcy bill which is pending before the House of Representatives comes very near being just such a measure as the country demands. It provides for a just and equitable distribution of the estate of the bankrupt among his creditors, without necessitating the swallowing of it up in costs; and it provides, also, for the release of the honest debtor who has turned over in good faith all his property. These are the main features of the ideal bankrupt law which the country needs.

If the credit system of doing business is to continue—and it is not easy to see how it can be discontinued without great derangement of business—there must be some protection for the creditor against the fraud of the debtor, the unjust or unequal distribution of his property, and the swallowing up of the latter in litigation. There must also be relief for the honest but unfortunate debtor whose enterprise and business activity the country needs, and which it must lose if the millstone of debt is left hanging around his neck. If the Torrey law promises to achieve these ends, as is asserted by those who have examined it most carefully, it should be passed as early as possible. If it requires amendment, it should be amended and passed.—Free Press, Detroit, Mich.

STILL A LIVE ISSUE.

Uniform bankruptcy is one of the great business questions with which Congress has stubbornly refused to concern itself. The history of legislation for the major part of the last ten years is a history of absolute indifference to business interests and of intense devotion to what is

called practical politics. And the proposed bankruptcy bills have suffered, with other measures of their kind. But the interests affected by the absence of Federal regulation are so great and the effects so disastrous that there will be no abandonment of effort until Congress shall have been shamed or wearied into doing its duty.

DEBTORS INTERESTED.

Two considerations, perhaps, will weigh in bringing this result about. The first is the fact that the debtor class is as much interested as the creditors in securing legislation on the subject of bankruptcy. If it is in the interest of the creditor to be provided with some means of bringing to terms the obstinate and unscrupulous debtor, it is quite as much the interest of the honest but unfortunate business man that he should have some means of righting himself before the world and reinstating himself in the community. When a vessel is laboring at sea nothing will more surely sink her than to leave untouched the broken masts and loose spars which every wave is using as a battering ram to pound her to pieces and carry her to the bottom. She can be saved only by cutting away the wreckage. That relief is what the absence of a bankrupt law denies to the business man who has been overtaken by a storm of disaster. It leaves unsettled and unadjustable liabilities hanging forever over him, ready to discourage every new effort and to crush him should he succeed. It forbids him a free discharge, and makes him, unless kind chance intervene, permanently the prisoner of debt.

CONFUSION IN STATE LAWS.

It is because of this that the several States have been compelled to supplement the failure of the national bankruptcy law by the passage of local insolvency laws on their own account. And the confusion thus resulting and the undesirable features that find their way into these local enactments furnish another strong argument in favor of the demand for Congressional action. Thirty-eight legislatures have had to wrestle with a problem which needs the best talent of the country, if the scales of justice are to be held even between the debtor and the creditor sides. In some of the States no action has been taken. In others the creditor has found ascendency, and insolvents can find no relief from a liability that has become too heavy to be borne. In others the sentimental argument for the unfortunate has been too strong, and security against willful failure and dishonest bankruptcy has been weakened. Through this chaos and among these pitfalls the business interests of the country must conduct their careful way, happy if in avoiding one extreme they perish not by another. It is in the last degree discreditable to us that we have not compelled Congress to act before this. A bankruptcy act we must have. Not only business experience, but the fact that the States have been obliged to take up the neglected work of Congress, proves that much. It is infinitely better for the country to have one comprehensive and consistent law than a jumble of local and contradictory statutes, with each of which a business concern must be familiar or take the consequences. The Constitution confers upon Congress the necessary power. All that is needed is to bring public opinion to bear upon this shameful neglect, and we hope to see some fruit from it before the next session of Congress shall have ended.—Pioneer Press, St. Paul.

DELAY A GREVIOUS INJUSTICE.

A national bankruptcy law has long been demanded whose uniform operations shall be the same in all the States. Such a law is of the first importance to strengthen confidence and impart commercial prosperity, to faciliate the collection of just claims, to grant courage to honest men struggling under embarrassments, and check frauds upon creditors.

The Torrey bill has long been before Congress and no excuse can be given for nonaction. All objections to it have had their day in court, and the delay of its enactment is grevious injustice to the business interests of the country.—News, St. Paul.

GIVE US A BANKRUPT BILL.

Next to the question of immigration there is no subject concerning which Congress should so promptly act as upon the Torrey bankrupt law to furnish a uniform system for the country. This duty has been neglected for fourteen years. The right of discharge is enjoyed by honest debtors living under every civilized flag except that of the United States, and although the Constitution made provision over one hundred years ago for the enjoyment of that right by citizens, it has been withheld from them because of the inaction of Congress. In other countries the debtor is protected by law against the selfish avarice of an individual creditor, as is also the creditor against the dishonest debtor and the reckless avarice of other creditors, the law thus preventing commercial death so far as its prevention is possible, but when this occurs there is an orderly distribution of the estate among those to whom it belongs, in proportion to their claims, and an honorable discharge is granted to the debtor in the event of his trouble having been the result of honest misfortune.

BANKRUPTCY HISTORY.

In 1800 a bankruptcy law was passed which was repealed in 1803. During 1841 Congress again acted. The law became the subject of political contention and was repealed to take effect March 3, 1843. At the close of the late war the agitation was renewed and a measure was passed in 1867 as a relief act to those who had been financially wrecked. It was a crude, one-sided law in the beginning and partook of the imperfections of the legislation of those days. It was subsequently amended so that it became burdensome to the people whom it was intended to benefit, and, as a result, it was repealed eleven years afterwards, in 1878.

Statistics which have been compiled by the Treasury Department from the annual sheets of the mercantile agencies, covering a period of thirteen years past, disclose the fact that, for the whole country, less than two out of every hundred of those engaged in business fail each year. This law will therefore be confined in its operations to the administration of the estates of less than 2 per centum of the people who take part in conducting transactions on credit; and it will have no concern with the affairs of the other ninety-eight and over in each one hundred, except in so far as they may have business with bankrupt estates or may be deterred from the commission of wrongs in contemplation of bankruptcy, which are forbidden by the act. In other words, it will not constitute in any sense the rule for the government of legitimate transactions between honest solvent people, but will bear the same relation to estates in liquidation, because of dishonesty or insolvency, that the probate laws bear to those of deceased persons.

RELIEVE THE UNFORTUNATE.

Congress should without further delay pass a law for the rehabilitation of honest insolvent debtors, so that they may without restraint enjoy the constitutional guaranties of life, liberty, and the pursuit of happiness; for the prevention of fraud; for determining in what cases a debtor should be declared a bankrupt, because of dishonesty or insolvency; for the prompt and economical distribution of bankrupt estates among those to whom they equitably belong, and for the freedom and enlargement of commerce.

The Torrey law has been under consideration for several years and has been submitted to business men and bankers in every State, and in large numbers they have signified their approval and petitioned for its passage. Among these are the requests and petitions of banks, chambers of commerce, and business firms in Minnesota to the number of forty.

As the Members of Congress go back to Washington to resume their duties next December they should bear with them the injunctions of their constituents, that the neglected bankrupt act demands their prompt attention.—News, St. Paul.

ITS YOUTH RENEWED.

Our venerable friend, the Torrey bankruptcy bill, has reappeared at Washington, looking quite bright and chipper for its age.—Tribune, Minneapolis.

DELAY NO LONGER.

It seems strange that the passage of a law which exerts the most important influence on the business interests of every portion of the United States, and to which no reasonable objection can be urged, should be so long delayed by Congress and compelled to give place to political questions of comparatively little consequence to the country at large. The bill has been carefully revised and rerevised by the most experienced lawyers and business men of the nation, and it appears to contain, as nearly as human wisdom could make it, conditions securing promptness and economy in its administration, safeguards against fraud, and the means for exposing and punishing it; equality and justice to all the creditors, relief to the unfortunate and honest debtor, and inducement to resumption of useful business life; greater safety in extending credit to those who are worthy of it, and increased safety and confidence in all commercial transactions.

ALL TRADES INTERESTED.

Congress ought to be informed through the public press as well as petitions of boards of trade and other similar organizations that public sentiment demands prompt action upon the bill.

The Chamber of Commerce of Milwaukee recently adopted a resolution unanimously, that the need of a national bankrupt law is severely felt by all insurance companies as well as by all manufacturers and citizens generally, that without it percentages of losses increase, and with it they decrease, and it can be demonstrated that with a proper national banbrupt law the fire losses of the country will be reduced at least $30,000,000 annually and consequently the rates of insurance would be correspondingly reduced.

Each State is weekly endeavoring, through its assignment and insolvency laws, to fulfill the functions of a national bankruptcy law, but with very poor success. Business men fail, and they and their creditors should know unerringly in advance what the legal process and result will be when this contingency occurs.

Every honest unfortunate, both upon

the grounds of morality and of public policy, is entitled to a discharge from obligations to keep which he has exhausted every resource, and from which, if he finds no equitable escape, commercial death will follow.

Congress should not delay any longer the enactment of a law that will discourage commercial fraud and encourage commercial probity.—Leader, Rochester, Minn.

HAS FRIENDS IN BOTH PARTIES.

The Torrey bankruptcy bill is, happily, a measure receiving the indorsement of leading Members in Congress of both parties. With the indorsement it has received it would seem that it can hardly fail of passage and secure fair justice to all.—Tribune, Duluth, Minn.

A CHANCE FOR IT.

There seems to be a chance at last for the much-delayed Torrey bill, if its friends will unite for a strong pull in its favor. There is no need to go over again the arguments in favor of the bill for a national bankruptcy law. The subject has been made threadbare by the approval of one commercial body after another and the favorable comments of the newspaper press. It is really because the agitation in favor of it is so old that the bill in hand has been permitted to drag through one session after another, approved by a great majority of both Houses, but never coming to the point of passage.

ALMOST BEYOND CRITICISM.

We do not believe that interest has waned, any more than the necessity of such a law has lessened. At one time the country would have scarcely thought that its business affairs could be conducted without a general rule of bankruptcy. When the old law disappeared from the books the situation was thought to be tolerable only because it was believed that a successor would take its place forthwith. And in commercial circles, where the affairs of insolvent concerns must be settled according to the differing or contradictory statutes of more than two score States, the demand for a national substitute has been and still is an earnest one. The Torrey bill has been so long before the public and has passed the ordeal of so many revisions by business men and by the best lawyers of the country that it is almost beyond criticism. There is a chance now to pass it and end the present unsatisfactory situation and the never-ending agitation that grows out of it. We shall never get a better law than the Torrey bill provides, and we shall never have a satisfactory situation until we have a national rule of bankruptcy. This Congress can do something to make itself gratefully remembered if it press the Torrey bill to a passage.

RESURRECTION OF THE FINANCIALLY DEAD.

Among the benefits to accrue from the passage of the Torrey bill is the discharge of several hundred thousand insolvents from debts which they can never pay without injury to their creditors, since such claims are worthless. Since the bill will enforce the rules of equity between debtors and creditors, it will tend to restore confidence in the commercial world and prove of untold value to all classes in every part of the country.—News, St. Paul.

NO BILL MORE DESERVING OF APPROVAL.

Speaking of the Torrey bankrupt bill, the New York Times says: "This is the first time in the history of the United States that a bankruptcy law has been proposed and so far advanced on lines so clearly national, so essentially just, so practically beneficient. There is nothing likely to come before Congress more clearly deserving its approval."—Coast Progress, Bay St. Louis, Miss.

WILL INCREASE CONFIDENCE.

There is pending before Congress, with a probability of being enacted at this session, the Torrey bankruptcy bill.

This bill, if enacted, is designed to enable honest men who have become overwhelmed with debt to secure a discharge upon the surrender of their property over and above the exemptions allowed to them by our State laws. It will enable creditors of the same class of a common debtor to receive pro rata dividends on the amounts due to them. It will prevent many classes of frauds which are now perpetrated and go unwhipped because of the inadequacy of the State laws.

It seems to us that the enactment of such a law must of necessity increase the confidence between our honest merchants and those from whom they purchase their supplies, and as a result will enable them to do a larger amount of business than at present on the same amount of capital, and result in the reduction of the price of commodities. It will also enable our honest insolvents to secure a release from their debts and again pursue whatever business or promote whatever enterprises they may choose to take in hand.

Since these objects are all commendable, we earnestly hope that our Representatives and Senators in Congress will give to this bill their earnest support.—Sub-Soiler and Democrat, Corinth, Miss.

BENEFITS ALL CLASSES.

If Congress does nothing else during the present session, it should pass the bill providing for a uniform system of bankruptcy.

Nearly every commercial and business organization in the country favors it, and leading men everywhere recognize the importance—in fact, the necessity—of such legislation.

The Senate and House Committees on the Judiciary have reported favorably, and action should be had without further delay. We believe all classes will be benefited by such a law—the creditor, the debtor, and the general public.

Congress should give heed to the public demand and promptly enact what is known as the revised Torrey bill.—Herald, St. Joseph, Mo.

RELIEF TO HONEST DEBTORS.

The Torrey bankruptcy bill, contemplating as it does a relief to honest debtors to enable them to meet their obligations, with the opportunity under this bill it would seem in the interest of the creditor and general business to secure its passage.—The Democrat, Dearborn, Mo.

BEST EVER PRESENTED.

An effort is being made to have Congress pass the Torrey bankruptcy bill. The Torrey bill is the best that has ever been presented to Congress, and it should soon become a law. It provides for both voluntary and involuntary bankruptcy, giving the poor but honest man a chance to start anew in life. Under the existing laws no distinction is made between honest and dishonest bankrupts, and as the latter ones have no conscience they frequently thrive by perjury and fraud, while the honest man endures the hardships of poverty. The Torrey law will draw a line of distinction and give every honest man an honorable discharge. Every honest man in this country, irrespective of calling or politics, ought to favor the immediate passage of the Torrey bill.—Pike County News, Louisiana, Mo.

BANKRUPT LAW DISCUSSION.

The discussion of the proposed bankrupt law has been able and pronounced in these columns, and the writers have apparently covered the ground thoroughly. But the fire should be kept up and all the friends of the law should support and aid each other and write, talk, and publish until the public and the legislators see things as they are and come to regard justice, equality, and the punishment of fraud as paramount to all other considerations. When this is done the law will come as a natural result.

There are very many whose objections to the law are honest. They are, I believe, generally among the older business men, whose opinions would ordinarily be entitled to great weight. But they seem to remember rather than reason. They recall that the old law was an emergency law, a sort of act for general relief from extraordinary disaster, and that its administration was seized upon by unscrupulous officials for general pillage, the estate of the bankrupt being looked upon by the register, the assignee, and the attorneys as a subject for legitimate plunder, until it became an accepted fact that the creditors need look for nothing except to see the bankrupt discharged.

These people should bear in mind that the present proposed law has been carefully prepared, with special reference to an avoidance of the abuses of the old law, and that with the commercial spirit of the present day its success is much more certain. This is not an emergency, but a time for us to adopt sober measures of justice and good sense.

There is another class of objectors who are not honest. It is said they reside in "the West." They recognize that the movement of merchandise is from the East. Throughout this section merchants are buying goods both of the home jobber and the Eastern merchant. The latter is farther away, and in case of disaster it takes him longer to personally reach the debtor. The home jobber who dotes upon his own shrewdness to get security if he can be first upon the ground objects to a bankrupt law because it will put him upon an equality with his Eastern competitor. So the home banker also objects because under a bankrupt law his nearness to and watchfulness over the debtor is unavailing in case of failure. These objectors are dishonestly selfish. They ignore the first principles of equity. They encourage fraud if but haply they may be afforded the opportunity to protect themselves or, as often happens, turn the fraud to their own advantage.

But, like all the dishonest, these objectors are shortsighted. In nine cases out of ten the preferences are to relatives or (alleged) home creditors, against whom under present laws the commercial creditors, be they near or far, have no protection whatever. The wife has long been lending her means to the now failing husband. She had such confidence in him that she took no note or evidence of debt, but when disaster loomed up of course "it was only right that she who had been disinterestedly lending her means should be cared for to the exclusion of those who had been dealing with the debtor for profit."

To such an extent has this wife protection been carried that it would seem al-

most better to return to the legal status we held prior to the many statutes on the wife's separate property.

Not less to be avoided by wise legislation are the various manipulations of property just prior to or simultaneous with the assignment or appointment of a receiver. The debtor fully estimates how long he can "swim." When he is ready to call time he turns out the major portion of his property to convenient creditors. Book accounts are specially susceptible of this handling. The assets are largely invisible. Then follows an assignment or a receiver. The creditors are shown the "utterly hopeless" condition of the debtor; a small compromise follows, when lo! out of the ashes there rises, phœnix like, a "new concern," apparently better than its predecessor, and the debtor rides again in the same carriage he used before, or perhaps a new and better one.

It would be a sad commentary on our progressive civilization if we could devise nothing to better this condition.

I believe a uniform and wisely drawn bankrupt law will do more for our commercial progress than anything yet attempted. — Lawyer and Credit Man, Kansas City, Mo.

THE BAILEY BILL DENOUNCED.

CINCINNATI, April 30, 1894.—A special committee having been appointed by the president of the Cincinnati Chamber of Commerce to make a report relative to bankruptcy legislation, this committee, by unanimous agreement, submitted the report and resolutions herewith attached, which were considered by the Chamber of Commerce at its session to-day, and the same adopted by unanimous vote. Your favorable consideration of the action of the Chamber of Commerce in this matter is requested, and will be appreciated.

Truly, yours,

A. H. PAPE, *Secretary.*

CINCINNATI, *April 30, 1894.*

To the Cincinnati Chamber of Commerce and Merchants' Exchange:

Your special committee, to whom was referred certain national bankruptcy bills now pending in Congress, beg respectfully to report their conclusions concerning such bills as follows: The Torrey bankruptcy bill is the outgrowth of a national movement designed to secure legislation by Congress as contemplated by the Constitution at the time of its adoption; it was adopted and promulgated by a national bankruptcy convention, composed of the representatives of the commercial bodies of the country, the first session of which was held at St. Louis and the second session at Minneapolis, in the spring and fall, repectively, of 1889. Since being promulgated it has been considered and favorably passed upon by commercial, professional, and industrial bodies in all of the States of the Union, with a unanimity that never has been accorded to any other commercial measure. It embraces the voluntary and involuntary systems of bankruptcy; that is, the debtor who is in failing circumstances, or who has failed, may voluntarily apply for the benefits of the act by making a surrender of his property, if he has any, for a pro rata distribution among his creditors of the same class; on the other hand, the creditors of a debtor who has committed some one or more of the acts of bankruptcy, may proceed against him in involuntary bankruptcy and secure a like distribution of his estate. In general terms, acts of bankruptcy consist of an inability to pay matured obligations, accompanied by insolvency, acts of dishonesty in relation to property, and an inability to protect the estate from an unfair distribution among the creditors. A discharge may be granted to voluntary and involuntary bankrupts, if they are honest, upon the same terms. The bill contains the additional provisions necessary to constitute a comprehensive plan for the prompt and economical handling of estates of those who are unable to handle them successfully; the punishment of dishonesty and the discharge of those who have become involved without fraud on their part, and who have acted honestly in their dealings with their creditors and in the handling of their property.

The Bailey bankruptcy bill was introduced in the House of Representatives by Representative Bailey, of Texas. It never has received any attention, so far as we are informed, by any of the commercial, industrial, or professional interests of the country. It is only for voluntary bankruptcy. The creditors of insolvents have no part in the bankruptcy proceedings, other than that they may be made defendants in the proceedings for a discharge. Under it all debtors may be discharged unless they have committed certain acts within three months before the passage of the bill; if the same acts were committed prior to such time, or shall be committed subsequent to its passage, they will not bar a discharge; it is not intended as a permanent law, but its duration is limited to two years from the time of its passage. If persons committing defalcations or embezzle funds held in a fiduciary capacity, they can not be discharged under the bill, but corporations which do identically the same thing may be discharged.

The minority of the Judiciary Committee of the House of Representatives, in their report concerning the bill of Mr.

Bailey, state that it is not constitutional; that it constitutes an experiment in bankruptcy legislation; that it is not a bankruptcy bill; that it does not apply to the whole country; that it does not grant relief to debtors who owe less than $200; that it leaves it discretionary with debtors to provide for the payment in full of the wages of servants and laborers; that it requires impossible things with reference to the assignment under State laws which must be made before jurisdiction to the United States courts will be conferred under it; that it permits applications for discharges to be made without limit of time or number; that it makes it possible for discharges to be improperly granted or withheld without reason; that it will permit corporations, including national banks, to be discharged; that it neither leaves the administration of the estates of insolvents to be wholly dealt with by the State insolvency laws, in their diverse ways, nor to a national bankruptcy law in a comprehensive way; that it requires proceedings to be had first under a State and second under a Federal law; that it requires that the costs of two courts shall be incurred; that it is calculated to destroy credit; and that it would advance the interests of dishonest debtors.

In concluding a comparison of the Torrey and Bailey bankruptcy bills the committee says: "In our opinion the Bailey bill is wrong in principle and incomplete in its provisions; in our judgment the Torrey bill includes the good, but not the bad, features of prior legislation upon this subject; it is such a uniform law as the Constitution provided should be established; its enactment is demanded by the people, and we herewith submit it as a substitute for the Bailey bill with the recommendation that it be passed."

In view of all which, resolutions are submitted for consideration as follows:

Resolved, That Congress is hereby respectfully petitioned to lend its aid to the restoration of confidence between the men who are conducting the commerce and carrying on the industries of the country by the prompt enactment of the Torrey bankruptcy bill.

Resolved, That our secretary is hereby requested to send authenticated copies of this report, resolutions, and action thereon to the Senators and Representatives in Congress from this State.

Respectfully submitted.

MICHAEL RYAN,
CHAS. B. MURRAY,
THOMAS MORRISON,
S. W. BARD,
JOHN A. KREIS,
Committee.

—Grocer and General Merchant, St. Louis, Mo.

PROVISIONS OF THE TORREY BILL.

The Torrey bankruptcy bill in Congress is just now creating widespread interest, and the public are wondering what its fate will be in the Senate. On Saturday last the bill passed the House of Representatives by a vote of 157 to 91.

The provisions of the measure are that there can be both voluntary and involuntary bankruptcy, and eight acts are stated, under any one of which a creditor can be forced into involuntary bankruptcy. It is provided by way of a safeguard against wrongful claims of creditors that petitioners in involuntary bankruptcy shall file a bond that is large enough to cover the damages a man may be caused and also the costs of the proceedings in court. These eight acts are as follows:

1. If a person has concealed himself with intent to defraud his creditors for forty-eight hours.
2. Failed for thirty days, while insolvent, to secure the release of any property levied upon for $500 or over.
3. Made a transfer of any of his property with intent to defraud his creditors.
5. Made, while insolvent, a transfer of any of his property for the purpose of giving a preference.
6. Procured or suffered a judgment to be entered against himself with intent to defeat his creditors, and suffered same to remain unpaid ten days.
7. Secreted any of his property to avoid its being levied upon under legal proceedings against himself.
8. Suffered, while insolvent, an execution for $500 or over to be returned "No property found."

The friends of this measure claim that it is a good law, and will pass the Senate. They say that the country never experienced harder times, and in the absence of some action by Congress, which would change the times for the better and afford relief, that body should at least afford a fair and honorable way for the many to save themselves.—Herald, St. Joseph, Mo.

ITS NECESSITY ADMITTED.

The necessity for bankruptcy legislation is admitted by every newspaper of standing, every trade paper of acknowledged reputation, and every good lawyer in the United States. The merchants, wholesale and retail, advocate it, and the manufacturers, farmers, and, in fact, every class and calling demand it. The opposition to it is unworthy of serious attention, and the arguments against it are too trivial to require answering. The only serious stumbling block in the way of enactment is the predisposition of our national legislators to questions

of political significance and indisposition toward questions of nonpolitical importance. We copy the following leader from the Globe-Democrat of November 5, and commend it to our readers as an accurate and thoughtful summary of the situation:

"There is no doubt that the Torrey bankruptcy measure retains the favor of the business interests of the country. Many of the commercial bodies of the different States have spoken in the highest terms of commendation of this bill as it was presented to Congress two years ago. Practically it met with no opposition, but the delays to which it was subjected on account of the pressure of the tariff and other matters into which politics entered in some shape prevented its enactment.

"Undoubtedly the sentiment among business men and lawyers throughout the country in favor of a simple and sensible bankruptcy law is more widely diffused now than it was at any time in the past. Usually it was the East that showed interest in such matters, but an equal concern is now being manifested by the West and South. Only a week or two ago the supreme court of Alabama petitioned the President to use his influence toward the pushing of such a measure to enactment. All sections are agreed as to the necessity of a law of this sort, and all sections during the Fifty-first Congress found in the Torrey bill the promise of the relief for which they were looking. Debtor and creditor are seeking the remedy for the disturbed conditions which prevail. The lack of harmony between the State laws on this question and the absence or inoperation of such acts in some States have produced a confusion and demoralization which are harmful to trade. Such a condition of things helps nobody but the cheaper class of lawyers, and it has a tendency to handicap the honest creditor and debtor and to put a premium on rascality."—Interstate Grocer, St. Louis, Mo.

NATIONAL LEAGUE OF COMMISSION MERCHANTS.

The organization which has undertaken to provide the country with a good bankrupt law, and which has aimed to secure the passage of a bill prepared by Judge Torrey, is by no means disheartened by the blow which the measure received in Congress in December last. Immediately after Mr. Bland's motion to strike out the enacting clause was passed, the bill was slightly amended and reintroduced. Among the Members who opposed the Torrey bill, Mr. Bailey, of Texas, stood out as a prominent and conspicuous figure. At the same time the Torrey bill was reintroduced Mr. Bailey introduced a bill providing for a voluntary system of bankruptcy only. This bill has been reported on favorably by the Judiciary Committee, and when it is put upon its passage the Torrey bill, which provides for both voluntary and involuntary bankruptcy, will be offered as a substitute for it.

Nearly every representative commercial body in the United States has passed resolutions in favor of the Torrey bill. The first organization to take formal action, after the defeat of the bill in December, was the National League of Commission Merchants of the United States, which met at Cincinnati in January.

THE TORREY AND BAILEY BILLS.

A resolution was introduced at the meeting of this organization on January 10, recognizing the necessity of a good bankrupt law, and a committee of prominent members was appointed to examine both the Bailey and the Torrey bills and report the results of their examination to the convention, which they did before its close, the committee reporting unanimously in favor of the Torrey bill, and pointing out the inefficiency, and, in fact, the absolute worthlessness of the Bailey bill. We quote from their report the following:

"A very careful examination of the Bailey bill discloses the fact that it is not a full-fledged bankruptcy bill, but only one for voluntary bankruptcy; it does not propose to interfere in the cases in which a creditor proceeds against a debtor, but to let them fight out their differences in the State courts, as at present. Thus, it does not propose to remedy the evils of the present condition, which is most expensive and of the greatest harm to us as creditors. We would have no rights as creditors under this bill, except to protest against the debtor being discharged. If as debtors we desire to secure a discharge, we would first have to make an assignment under a State law, and then apply for a discharge under this national law. If any of us should meet with misfortune, we do not think this bill would serve our best interests, because if we did get a discharge under it credit would be so insecure that we would not be able to buy goods or borrow money to make another start. As creditors, it would render insecure our claims against those to whom we have extended credit. We therefore think that the passage of the Bailey bill would harm instead of help us.

"A very careful examination of the Torrey bankruptcy bill discloses the fact that it provides for both voluntary and involuntary bankruptcy. If we should be compelled as the result of a failure to apply for its benefits, we would receive them under restrictions which have been

provided to prevent dishonest debtors from being alike benefited; we could retain our State exemptions, and if we had done right, could secure a discharge. If we should have occasion, as creditors, to proceed against any of our dishonest or insolvent debtors, we would be assured, in the event of success, of receiving our pro rata share of the estate, with other creditors of the same class, in a short time and at small expense. This bill has been before the country for some years, and has been amended from time to time to meet wise suggestions as to its improvement, and has been very generally indorsed by bodies in all branches of business, and by leading judges, lawyers, and business men in all parts of the country. We therefore think that the passage of this bill would help rather than harm us."

As the result of this report, the convention unanimously adopted the following resolutions:

"*Resolved*, That our best interests will be advanced by the passage of a good bankruptcy law, as provided by the Constitution of the United States.

"*Resolved, further*, That we protest against the passage of the Bailey bill, or any other bill providing only for a system of voluntary bankruptcy, or only for a system of involuntary bankruptcy.

"*Resolved, further*, That we believe the pursuit of a livelihood by honest men would be made easier if the Torrey bankruptcy bill were a law of the land, and we therefore urge Congress to pass it without further delay.

"*Resolved, further*, That our president and secretary be requested to authenticate this report, and transmit one copy to the Speaker of the House of Representatives, to be laid before the House, and the other to the President of the Senate, to be laid before the Senate.

"*Resolved, further*, That the members of this league and the members of subordinate leagues be requested to write their Representatives and Senators, and urge them to work and vote for the early passage of the Torrey bankruptcy bill."—Mercantile Adjuster, St. Louis, Mo.

CHANCE FOR MISSOURI CONGRESSMEN.

Missouri Representatives in Congress can at present be engaged in no better effort than forwarding consideration of the Torrey bankruptcy bill. That measure has received the indorsement of a greater number of representative commercial bodies throughout the Union than any similar bill ever presented to Congress. Satisfaction with it does not come from one locality, but embraces the country's entire commercial world, and such is the unanimity of sentiment on the subject that it is a question whether with the recent amendments and changes made, a better measure can be framed. Interest in this bill at present is widespread. Indeed, the work done in its behalf, if presented in a succinct form, would prove to be one of the most remarkable contributions to the literature of trade. All that has been written about the bill, including the commendatory resolutions passed upon it, is in itself a literature. It is conceived in the spirit of absolute judicial fairness to both the debtor and the creditor class, throws every safeguard around the latter as against fraud, and its provisions in favor of honest bankrupts are the best that have ever been devised.

NOT LIKE THE OLD LAWS.

Experiments in national legislation on this subject have been made before, and for reasons obvious to men in every line of trade have proved failures. They lacked that comprehensive grasp of the largest variety of the nation's business interests which such measures must develop in order to address themselves to the confidence of the largest number of creditors and debtors. Their repeal was demanded because in practice the theories underlying them were found wanting. In several cases they in fact augmented instead of lessened the evils against which they were directed. The Torrey bill has been drawn with special reference to the shortcomings of its predecessors. As it has been discussed by the several hundred commercial bodies which now have memoralized Congress in its behalf, the fact has been developed that it has been written on the most advanced as well as the safest lines of commercial precedent and practice. It is the only bill of its kind that has received a national indorsement in advance of its passage, and our Representatives in Congress, with due regard to the local aspect of the case, can do no better than give it their conclusive support.—Star-Sayings, St. Louis, Mo.

IT GIVES THE HONEST UNFORTUNATE MAN A CHANCE.

The opposition to the bankruptcy bill in Congress is of the same hackneyed sort that it always has been. Taking advantage of the fact that thousands of people not engaged in trade and manufactures know very little of the provisions of such a measure and are not personally interested in it one way or the other, it is a favorite trick of the demagogues to fight it under the pretense that they are helping the "poor debtor" against the "greedy creditor," and favoring the poor against the rich.

Of course this is all the veriest poppycock. There are just two things secured by the bill now before Congress. First, that a man who has unfortunately incurred an indebtedness that he can not pay

may, under the act, if passed, go into court, make a showing of his debts and assets, and if the court finds that he comes with clean hands it will, upon the surrender of his property, give him a final clearance from his obligations. He has done the best he can and by taking the benefit of the bankruptcy law he can go into business again anywhere and can not be harassed by the creditors after the decree is rendered.

The second point is this. When a man fails to meet his obligations, after a certain time the creditors, if they can show fraud on his part, that is, that he has endeavored to hide his resources to pay his obligations, they can force him into bankruptcy. That is, the court will cause his property to be scheduled, appraised, and sold, and the proceeds are equitably divided among his creditors. It is only the dishonest man, proven dishonest in open court, who has anything to fear in this case.

If a debtor can not pay, it is manifestly to his advantage to have a law under which he may settle his debts so far as his assets will go and get a final discharge, so that he will not thereafter be compelled to do business in his wife's name. If he is able and willing to pay his debts, the bankruptcy law has no terrors for him. If he is able but will not pay and undertakes to conceal his property and defraud his creditors, the law takes hold of him and makes him disgorge and divides the assets it finds belonging to him equally and equitably among those who have trusted him.

The advantages of the law are that it enables an honest man who has been unfortunate in business to get a clearance, so that he can do business again if fortune and health attend his efforts. And this can be done at the least possible cost. At present, in the absence of such a law, a man who finds himself unable to pay up is held under the harrow all the rest of his life and is liable to be sued every time he is supposed to have accumulated a dollar not exempt from execution.

And it gives creditors an even show in getting their dues out of a man who is trying to conceal his property or convert it into cash that he can put away out of sight or to favor some creditors at the expense of others. The process is as simple as possible, and the principal aim of the law is to save costs and give the creditors what is due them pro rata without partiality or discrimination.

The United States is the only civilized country that has no bankrupt law. The Constitution of the United States forbids the State government to pass general bankrupt laws and makes it one of the duties of Congress to enact such a law. This is to make the business of the country as safe as possible and prevent discrimination by State laws against citizens of the United States living outside the State in which the debtor lives in favor of the residents of the State.—State Journal, Lincoln, Nebr.

WILL INCREASE CREDITS.

One of the most important subjects now before Congress is that of national bankruptcy legislation.

Under present laws any man who is in debt may be broken up simply because a single creditor gets nervous and begins suit. Such will not be the case under the proposed law. Under the present laws it is difficult to get credit; those who borrow money have to pay a high rate of interest; those who buy goods have to pay large profits to the seller. Under the measure in question creditors will not be allowed to take advantage of a common debtor, nor of each other, and the debtor will not be allowed to defraud them, and as a result the men who do our business and conduct our enterprises will be able to secure accommodations on more favorable terms than at present. Under present laws an honest man who has failed without any fault of his own may be followed to his grave by his creditors; under the proposed law such a man may keep the property exempted by the laws of the State in which he lives and be discharged from the debts not paid by his estate. There are thousands of such men in this State who will be given an opportunity to again go into business or to promote our enterprises if this law is passed.

We join in the petitions which have been sent from here to our Senators and Representatives to give this bill their support.—Gazette, Crawford, Nebr.

A THOROUGHLY CONSIDERED MEASURE.

The House Judiciary Committee will to-day consider the bankruptcy bill which passed the Senate during the last Congress, and it is expected that after receiving a few modifications the measure will be reported to the House. This is what is known as the Torrey bill, and has been before the country for several years. No measure ever proposed for Congressional action received more careful and thorough consideration. It has been discussed and passed upon by every commercial body of any importance in the United States, all of which have approved it. The Finance Committee of the Senate gave it a most painstaking consideration, and it passed the Senate only after thorough discussion. It has been considered with careful deliberation by the Finance Committees of the last and the present House of Representatives, and again is to be brought forward for action. Certainly after all this the measure ought to be as nearly perfect as human judgment can make it.

BUSINESS INTERESTS DEMAND IT.

The business interests of the entire country have for several years been asking Congress to provide a uniform system of bankruptcy. In former years this demand came almost wholly from the East, Western business interests being generally hostile to a national law, but now the West is as unanimous and as earnest as the East in favor of such legislation, while the voice of the business interests of other sections is on the same side. Experience with State bankruptcy laws has been distinctly unsatisfactory, and must always be so. Not only do such laws lack uniformity, but the protection they give is necessarily restricted and inadequate. The framers of the Constitution apprehended the necessity for a uniform bankruptcy law when they gave Congress the authority to enact such legislation, and experience has amply demonstrated the wisdom of their foresight.

UNLIKE THE OLD LAWS.

The trouble with such laws in the past has been that they were not wisely and carefully framed so as to secure as nearly as possible exact justice. There were various objections to the last general act relating to bankruptcy, among them being the great expense involved in its execution, the opportunity it afforded for delay, by which the cost of proceedings under it was increased, and its complex character. It was a highly advantageous law for the officials charged with its execution, particularly the United States marshals, but very far from being a beneficial law for those whom it was intended to benefit. The Torrey bill guards against the faults of the last law and was framed with an intelligent understanding of the defect of preceding acts as well as of what was necessary to the requirements of the present conditions of business. It provides for a thoroughly practical common-sense system, and that can be promptly executed and offers no opportunities for expensive delay, and the cost of which will not be burdensome. Its purpose is to secure exact justice between creditor and debtor, and there is every reason to believe that this would be its uniform result.

The practically unanimous demand of the business interests for a national bankruptcy law, voiced in resolutions adopted by commercial organizations, in petitions, and through the public press, ought to receive a favorable response from Congress with as little delay as possible.—Bee, Omaha, Nebr.

TO SUPPLANT MISCHIEVOUS STATE LAWS.

Those who oppose bankruptcy legislation call in question the wisdom of the framers of the Constitution in authorizing Congress to establish a uniform system of bankruptcy. Those able and farsighted men knew that general legislation on this subject would be necessary in order to properly protect both creditors and debtors and to secure justice to all parties in the settlement of bankrupt estates. They knew that to leave exclusively to the several States the right to enact bankruptcy laws could not fail to have mischievous results, and that the only true and safe policy was to make bankruptcy legislation general and uniform. They therefore provided in the organic law that Congress should provide such a system, and thereby in effect imposed an obligation on that body to do so. It must be admitted, however, that the experience with bankruptcy laws passed by Congress has not been such as to strengthen the advocacy of such legislation. However thoroughly convinced one may be of the wisdom of the principle, it will have to be confessed that its application thus far has been anything but satisfactory. This fact, however, should not discourage the advocates of a uniform system of bankruptcy, for nobody will pretend that it is impossible to frame a law that will operate justly and fairly to all interests.

A CAREFULLY PREPARED MEASURE.

The Torrey bankruptcy bill which the House rejected is a carefully matured measure. It is the result of years of patient study by its author, it received the indorsement of all the commercial bodies of any importance in the country, and it has undergone thorough revision by committees of both Houses of Congress. It is, as a whole, undoubtedly a sound measure, and it is not questionable that its enactment into law would have good results. The obvious danger is that in consequence of the conflicting views there will be no bankruptcy legislation at all, and while it may be said that having got along for years without such legislation the country can continue to do without it, yet no one of intelligence will seriously contend that in a great commercial country like this it is not desirable to have a uniform law regarding bankruptcy. The bill proposed as a substitute for the Torrey measure rests its claim to support mainly upon the fact that it does not provide for involuntary bankruptcy, such provision in the measure rejected by the House being the chief objection to it. It was held that this provision would place a debtor wholly at the mercy of his creditors. There is undoubtedly a good deal to be said on both sides of this question, but it is to be remarked that solicitude regarding debtors is hardly necessary, since such of them as are honest and desire to do what is fair and just are never in very great dan-

ger of being driven to the wall by creditors. The general feeling is rather to help such men continue in business. On the other hand, the debtor who does not want to do what is fair and just ought to be summarily dealt with, and it is for such that a general bankruptcy is needed.—Bee, Omaha, Nebr.

JUDGE STOREY ON BANKRUPTCY.

That eminent jurist, Judge Storey, back in the thirties, writing upon this subject says in his Commentaries on the Constitution:

"One of the most pressing grievances, bearing upon commercial, manufacturing, and agricultural interests at the present moment, is the total want of a general system of bankruptcy."

This condition to-day confronts the commercial interests of the country even more forcibly than it did in Judge Storey's time. The same writer further says:

"The general object of all bankrupt and insolvent laws are, on one hand, to secure to creditors an appropriation of the property of the debtors, pro tanto to the discharge of their debts, whenever the latter are unable to discharge the whole amount; and, on the other hand, to relieve unfortunate and honest debtors from perpetual bondage to their creditors, either in the shape of unlimited imprisonment to coerce payment of their debts, or of an absolute right to appropriate and monopolize all their future earnings.

"The latter course obviously destroys all encouragement to industry and enterprise on the part of the unfortunate debtor, by taking from him all the just rewards of labor, and leaving him a miserable pittance dependent upon the bounty or forbearance of his creditors. The former is, if possible, more harsh, severe, and indefensible. It makes poverty and misfortune, in themselves sufficiently heavy burdens, the subject or the occasion of penalties and punishments. Imprisonment, as a civil remedy, admits of no defense, except as it is used to coerce fraudulent debtors to yield up their present property to their creditors, in discharge of their engagements.

"One of the first duties of legislation, while it provides amply for the sacred obligation of contracts, and the remedies to enforce them, certainly is, pari passu, to relieve the unfortunate and meritorious debtor from a slavery of mind and body which cuts him off from a fair enjoyment of the common benefits of society, and robs his family of the fruits of his labor and the benefits of his paternal superintendence. A national government which did not possess this power of legislation, would be little worthy of the exalted functions of guarding the happiness and supporting the rights of a free people. It might guard against political oppressions, only to render private oppressions more intolerable and more glaring.

"It can not but be a matter of regret that a power so salutary should have hitherto remained a mere dead letter. It is extraordinary that a commercial nation, spreading its enterprise through the whole world and possessing such an infinitely varied internal trade, reaching almost to every cottage in the most distant States, should voluntarily surrender up a system which has elsewhere enjoyed such general favor as the best security of creditors against fraud and the best protection of debtors against oppression."

Although more than half a century has elapsed since Judge Storey penned this vigorous language, this country is still without a uniform system of bankruptcy laws, notwithstanding the fact that all the commercial and industrial interests of the country have increased many fold what they were at that time.

Every effort possible should be made by commercial bodies and business organizations to have Congress at its next session pass the Torrey bankruptcy bill, a measure that has long been pending before that body and one which has received the indorsement of nearly all of the prominent and successful business men of the country.—Nebraska Trade Journal, Omaha.

A SQUARE DEAL.

Laws relating to trade and commerce should be uniform all over this country. A merchant in one State who desires to buy or sell in another State is now hampered by the diversity of State laws relating to ordinary business. Uniformity can only be secured by Federal laws, and the power to pass these laws is specifically conferred by the Constitution. The bill now pending in the House of Representatives to establish a uniform law on the subject of bankruptcy is an advance in the right direction. It has been described as "a square deal all around."

Briefly summarized, this bill provides that a voluntary creditor is one adjudged on his own petition and an involuntary one adjudged on petition of his creditors, and their rights and duties are identical. Farmers and wage earners may become voluntary, but can not be made involuntary bankrupts. Anyone, except a corporation, may become a voluntary bankrupt. Persons, firms, and corporations, except farmers and wage earners, owing $1,000 or more may be adjudged, after trial, bankrupts upon the petition of creditors. An act of bankruptcy consists of conduct or acts calculated to defraud the creditors or insolvency followed by a protracted default of payments due or a failure to

prevent an equitable distribution of the estate. Creditors need not proceed against a debtor who has committed an act of bankruptcy any more than they need sue every debtor who is in default in payment. A petition can be filed against a debtor who has committed an act of bankruptcy by three creditors who have together unsettled claims of $500 or more. Defendants are to have a day in court and trial by jury if desired. Involuntary bankrupts will have the exemptions allowed by the laws of the State where they reside, and shall be released from their debts. If judgment is for the defendant, the petition will be dismissed at the cost of the plaintiffs. The property of the debtor will remain in his possession unless creditors give a bond and secure attachment, and in that event the debtor may still retain possession by giving bonds. United States district courts will have exclusive jurisdiction in bankruptcy, but State courts will retain jurisdiction between trustees and adverse claimants concerning property rights. Controversies may be arbitrated or compromised under the direction of the court. The offices of referee and trustees are the only ones created under the bill. The referees will be appointed to serve the convenience of parties having bankruptcy business, and will be assistant judges. Trustees will be elected by creditors to administer estates. The referee will receive 1 per cent on the net dividend, or one-half of 1 per cent where there is a composition, and a filing fee of $10. The trustee will receive 5 per cent on the first $5,000 of dividends, 2 per cent on the second $5,000, and 1 per cent on additional amounts, with a filing fee of $5; no compensation in either case to be made until after administration and return of record to the court. Voluntary bankrupts may be exempt from fees on affidavit that they have no money to pay them. Priority debts are cost of caring for property, filing fees and costs, wages to within three months, not exceeding $300 to each claim, and debts entitled to priority by State or national laws. Fraudulent compromises may be set aside within six months. Petitions for discharge may be filed by a bankrupt, not a corporation, after two months, and within next four months after adjudication or conditionally within six months, but not afterwards. Discharge obtained by fraud may be set aside any time within two years. Frauds will be punished by imprisonment. All creditors will be notified of each step in the proceedings, and they may be heard at any time for or against any step. Claims may be filed without fee. Preferences are forbidden. Valid liens will be upheld; fraudulent ones will be set aside.

Present legitimate business methods will not be interfered with by the bill. It is not a measure relating to transactions between honest solvent persons, firms, or corporations, but for the relief of honest insolvent debtors, the prevention of dishonesty, and the administration of the estates of insolvent and dishonest debtors more economically and equitably than it is possible to do under present laws.

The bill contains the provisions, in addition to the foregoing, necessary to make it a complete, equitable bankruptcy code.—Evening Journal, Jersey City.

COMMERCIAL PROBATE WANTED.

When a man dies leaving an estate of any appreciable value the government of the community in which the property is situated takes charge of the assets and distributes them among the heirs at law. In case there are no heirs, the State becomes possessor of the property. This is the law and the usage in all civilized communities the world over. It is a probate system under which the dead man's effects are distributed. When a man fails in business, finds himself unable to pay his debts, he makes an assignment of his assets for the benefit of his creditors; and in most States, after his property has been appraised and distributed pro rata among those who have claims against his estate, he is cleared of all obligations and is permitted to go on again with "a clean slate," so to speak. The appraisal of the bankrupt's estate and the distribution of his assets among his creditors is virtually a commercial probate. From a commercial point of view, he is dead. The creditors are the heirs and the bankruptcy court is the court of probate. There is no national probate court, but the usages and rules of the various courts of probate in the different States of the Union do not greatly vary. Their names are multifarious; their methods are very nearly uniform. Not so with regard to the commercially dead—the bankrupt. The methods pursued in this regard in the different States are so unlike each other that we may fairly say that there are no two alike. In some States the laws are intended to help the bankrupt conceal his effects; in others they are designed to keep him under the harrow as long as he lives.

For many years our statesmen have wrestled with the problem of a uniform national bankrupt law that should apply to all the States alike, very much as the national banking law applies to another department of commercial activity. Of course the same argument does not apply in both cases. The sovereign right of the United States Government to control the coinage of the Republic is logically employed in the direction of controlling a national paper currency. But expediency, in the case of bankruptcy proceedings, as well as the right to control, has convinced many men that a uniform bankrupt law, regulating the disposition of

defunct commercial estates, should be put on the statute books as soon as possible. This proposition has been fought persistently by the Representatives in Congress from States in which credits are in low condition and the debtor, rather than the creditor, is shielded by the local law. New England, New York, and New Jersey, being manufacturing and commercial States, have greatly suffered by the defects of the present system, or lack of system. When a Jersey manufacturer or dealer hears of a failure in a distant State of one of his debtors, he flies to a law book or to a lawyer's office to find out, if he can, what are the legal conditions in that State regulating the disposition or probate of the debtor's assets. In the course of time he learns what States are to be avoided in extensions of his business; and, although he pays dearly for this experience, he shuns the community in which the law is made to facilitate dishonest bankruptcy. That this in the long run injures that community is obvious.

One more effort will be made at the present session of Congress to pass what is known as the Torrey bankruptcy bill. It is a bill to provide a uniform system of bankruptcy throughout the United States.—Advertiser, Newark, N. J.

MOST COMPLETE AND EFFICIENT MEASURE EVER INTRODUCED.

During the interval between the present and the last Congress this bill has won the support of many who doubted the wisdom of enacting a national bankrupt law. The bill has been discussed, debated, amended, and is now before Congress, probably the most complete and efficient measure of its kind ever introduced. It should be passed in the interest of equity and justice between the merchants of the different sections, whose honest claims are often lost through the inadequacy of State laws to enforce an honest settlement of a bankrupt's estate. As it is now, the dishonest creditor can escape his obligations by fleeing into other States. A special committee of the National Board of Trade was appointed to consider the Torrey bill and reported unanimously in its favor, as did the board in annual convention. In its petition to Congress, it states that its enactment as a law "will prove to be a proclamation of freedom to honest insolvents and a message of peace to warring creditors." Let every one in favor of a national bankrupt act take time to write his Representative in Congress to support the bill.—American Grocer, New York.

A VICTORY FOR COMMERCIAL HONESTY.

By the gratifying vote of 157 to 81 the House of Representatives has passed the bill "to establish a uniform law on the subject of bankruptcies." The bill is one of the most important, unpartisan and admirable measures which the House has ever passed, and it is so because it involves the use of a power distinctly given by the Constitution to protect and promote honesty in business and to prevent and defeat dishonesty. That is a matter that far outweighs all the moneyed interests concerned, though these are very great and of themselves entitled to the most serious attention. The object of this measure, which is known as the Torrey bill, is to relieve the honest insolvent, who is willing to give up what he has, from an indefinite burden and an endless pursuit; to set him free, with the right to use such energy and capacity as he possesses for his own support and that of his family and the advantage of the community. That is clearly a good thing to do. On the other hand, the law deals with the dishonest insolvent with prompt and severe methods. It takes complete possession of his assets and divides them among the creditors impartially, and it punishes acts of willful dishonesty, such as fraudulent accounts, concealment of property, fictitious debts, willful deceit as to assets or liabilities, fraudulent compositions, etc. This is clearly a good thing to do. The passage of the bill is a victory for commercial honesty. It now only remains for the Senate to pass it. But that body has so often disappointed the people before that they may as well be prepared for disappointment again.—Christian Work, New York, N. Y.

WILL INCREASE PURCHASING ABILITY.

The boards of trade of nearly all our great commercial centers have petitioned Congress to pass an equitable bankruptcy law at this session, and if the wishes of the mercantile community are respected the bill agreed upon by the majority of the House Committee on the Judiciary will not be shelved, a fate which has overtaken the attempted bankruptcy legislation of the past three or four years.

A law applying only to voluntary bankruptcy seems to find favor with many Congressmen, but this would be an inequitable, discriminating, and one-sided measure, and would prove detrimental to trade. The business world should be consulted in drafting laws which regulate the collection of debts, and our representative business bodies have repeatedly spoken upon this subject with emphasis and unanimity. Some of the Western legislatures were at one time disposed to pass State laws designed to delay the collection of debts, but a halt was called on this ill-advised movement. The country needs a revival of credit, and anything that makes for this end ought to be

encouraged in and out of Congress and the State legislatures.

In discussing the propriety of the bankruptcy bills pending in Congress last year it was very properly said that the benefit which is expected to follow proper bankruptcy legislation is the extension of credit throughout the nation, by making debts more easily collectible under a well-understood law, which operates in precisely the same way everywhere. The extension of credit is of the utmost significance to persons with limited resources, for credit is capital. It increases the purchasing ability of everybody. The New York Board of Trade, in petitioning Congress to pass the Torrey bill, insisted that a good bankruptcy law will protect the foreign creditor, a point of much importance to a trading nation like ours. These foreign creditors are confused by the conflicting insolvent laws of the forty-five States, a confusion which operates, in a measure, to obstruct commerce between the States.—Statesman, Yonkers, N. Y.

PROTECTS ALL LEGITIMATE INTERESTS.

There can hardly be a question that the business interests of the country would be promoted by the enactment of a national bankruptcy law, but for fifteen years Congress has been discussing the question of enacting such a law without results. The chief opposition to a national bankruptcy bill has come from the South and from portions of the West, which sections have been opposed to any national legislation looking like compulsion in bringing a debtor to terms.

It is claimed that the Torrey bill has been framed so as to protect all legitimate interests, assuring justice to debtor as well as to creditor. It is favored by the leading commercial organizations of the country and by business men generally. But it is yet to be demonstrated that the bill will pass the upper branch of Congress. The country has had no bankruptcy law since 1878, when the bankruptcy act of 1867 and its amendments were repealed. The opponents of a national bankruptcy act argue that the country has gotten along well enough without such a law and that the State laws are all that are necessary to protect both debtors and creditors.

It remains to be seen whether the Senate will pay heed to the expressions of the great commercial interests of the country, which are unmistakably exerted in favor of the enactment of the Torrey bill.—Courier, Syracuse, N. Y.

ANTIPATHY TO IT UNACCOUNTABLE.

Last Saturday the House passed an apology for a national bankruptcy law. Several days of painful discussion were required to make even this little progress. There is danger that the Senate will kick over the good work of the House by pigeon-holing its bill. The antipathy of Congress to a national bankruptcy law is unaccountable. The constituency of of every Congressional district and every State is in favor of uniform insolvent laws, and yet it is the hardest thing imaginable for Congress to screw its courage up to the sticking point and obey the commands of the people.—Republican, Binghamton, N. Y.

ASSURES JUSTICE TO ALL.

The House did a good day's work in passing the Torrey bankruptcy bill on Saturday, and the measure ought to pass the Senate. The business interests of the country have long demanded legislation of this kind, and the Torrey bill, which has been under discussion in and out of Congress for years, is very generally indorsed by the most intelligent commercial sentiment.

The bill itself is fair to both debtor and creditor, as will be seen by reading its principal provision, published elsewhere in the Troy Times to-day. The absence of a law of this character has embarrassed and annoyed business men, and great injustice has been wrought. Undoubtedly abuses existed under the formal Federal bankruptcy law, one complaint against which was that it allowed creditors undue power and permitted them to force debtors into bankruptcy, when a little consideration and forbearance would have abridged temporary difficulties. On the other hand, it was also alleged that it permitted dishonest debtors to perpetrate fraud on their creditors. The Torrey bill has been framed with the earnest intent of protecting all legitimate interests, and assuring justice to both creditor and debtor.—Times, Troy, N. Y.

A GOOD BANKRUPT ACT.

The bankruptcy bill, which passed the House of Representatives last Saturday, is receiving much favorable comment. Its purpose is to establish a uniform law which shall be operative throughout the United States. The power to do this is expressly delegated to Congress by the Constitution, the design being to clear up insolvencies at certain intervals and thus give general business a new impetus.

The measure that has passed the House is the Torrey bill, and it has been under discussion a number of years. It provides for voluntary and involuntary bankruptcies, and its features referring to the former have received practically universal assent. Some fears have been expressed that creditors are clothed with undue power to force debtors into involuntary bankruptcy, but this point seems

to have been well considered and carefully guarded by the framers of the measure, and it is claimed that no opportunities are opened for injustice or oppression by rapacious creditors. It appears, in fact, that impartial protection is given to all creditors, so that one can not seize advantages over others, and that this is the best guarantee which the debtor can have against persecutions and "grab games." Summed up, the law purports to affect only the relatively small class of people who can not or will not pay their debts, and thus meets the true requirements of a bankruptcy act.

The bill has yet to pass the Senate, and if it has any defects they will probably be discovered and corrected by that body. In its general plan it is a good measure, and its passage at this session of Congress will be a real service to the country.—Chronicle, Rochester, N. Y.

ENACT THE BANKRUPTCY BILL.

The Senate should make haste to push through the bankruptcy bill which has passed the House of Representatives. It does not differ in any important respect from the Torrey bill, and is demanded in the interest of honest dealing between citizens of different States.

The Federal Constitution makes it forever impossible for any State to annul the obligation of a contract. It is therefore not within State powers to free a debtor from the burden of a struggle against fate. As soon as he accumulates anything it is liable to be taken from him on an execution. This is a serious wrong to the honest debtor, but it is not the only wrong attendant on the present system.

It is the dishonest debtor who profits most by having all this function of government left to the separate States. He buys on time from firms outside his State. Suddenly it is announced that his business has gone into the hands of a receiver, and that preferences cover all the assets found. Often collusive creditors—a wife, a brother, a clerk—hold all these preferences. Where does the selling firm come in? It would not be recklessly extravagant to estimate the amount out of which New York wholesale firms have been swindled in this way at millions of dollars. The swindler is familiar with every peculiarity of his State law. He has an advantage that will always be used by crooked men.

Under the proposed statute no injury will be done to any honest person, debtor or creditor. A uniform law will affect the handling of all assets. It will be as well understood to the wholesale seller as to his customer. All debts will stand on the same footing. There will be no prejudice to creditors outside the State of the bankrupt. Costs will be as nearly as possible fixed at low figures, and after the property is closed up the harassing of the debtor will have to cease.

The South and West will make a mistake if they antagonize this measure. What is in the interest of honesty is a good thing for all sections. The defense of swindlers is not a legitimate function of even Populist statesmen, to say nothing of Democrats and Republicans.—Recorder, New York.

PRAYING FOR A UNIFORM LAW.

The debate in Congress on the national bankruptcy bill proceeds in a dilatory way, and fear is felt in business circles that it will not be passed at this session. The political air seems to be too much charged with Presidential electricity to permit of the consideration of this important piece of nonpartisan business legislation.

This is a pity, for there is no doubt that the business interests of the country, without regard to sectional or party lines, are praying for relief from the chaotic relations of debtors and creditors under the conflicting laws of forty-eight States and Territories.

A DRAG ON THE WHEELS OF TRADE.

It is a very serious drag on the wheels of our interstate trade and commerce, the basis of which is credit, that we should have as many systems of insolvent laws as there are States and Territories in the Union. It levies a very large annual tax upon this trade, because, in order to cover the extra risk of giving credit under such conditions, merchants shipping goods to other States must and do add a percentage to the price in order to cover the general average of losses.

This added amount must be and is collected back again from the mass of honest consumers in the retail price of commodities. Thus it comes about that in the end the entire purchasing public is most interested in having a national bankruptcy law that will act for the protection of the honest but unfortunate debtor on the one side against the greed and oppression of unjust creditors, and on the other side will protect creditors from fraud and chicanery on the part of debtors.

It is upon the multitude of retail buyers at all the stores in the country that the burden finally falls of paying for the losses inflicted upon merchants, traders, and business men of all classes through the lack of a national bankruptcy law.

It is seventeen years since the last bankruptcy law was repealed. During that time the mercantile agencies have reported, up to the end of 1895, failures of individuals, firms, and corporations to the number of 171,389. The Treasury Department has recently furnished to

Congress a lengthy and detailed report on these seventeen years of failures under the operations of the various State laws.

One of the most interesting facts shown by these tables is that only a little over 1 per cent fail per annum of all the individuals, firms, and corporations engaged in all classes of business and all sorts of enterprises—the little and the big, the old and the young, the experienced and the inexperienced, and the honest and the dishonest in every State and Territory of the United States.—Recorder. New York.

INTERVIEW WITH MR. W. A. DORAN.

The passage of the bankruptcy bill in the House has greatly stimulated interest in the measure in business circles. An interview yesterday with Mr. W. A. Doran developed much interesting information regarding the progress and present status of the movement among the business and industrial classes of the country for the passage of the Torrey bankruptcy bill. Concerning the history of that measure he said:

"The Torrey bill was passed by the House in the Fifty-first Congress. The Senate Judiciary Committee reported it favorably, but it was not reached for consideration, as it was crowded out with other important bills by the long contest over the Force bill. In the Fifty-second Congress it was reported favorably by the House Judiciary Committee, but its consideration was prevented by the filibustering of a small minority. In the Fifty-third Congress it was reported to the House without amendment, but the enacting clause was stricken out by a small majority, on motion of Mr. Bland, of Missouri, before the bill was read, and in the absence of many of its friends. Filibustering is a back number in these days, and so is Mr. Bland, who was left outside the breastworks along with a number of others who were opposed to the bill. Among them was W. C. P. Breckinridge. When he went back to Kentucky to try for renomination, in his speech at Lexington recounting the services he had rendered his district, he used these words: 'During my service in Congress strenuous efforts have been made by powerful associations of jobbers and manufacturers to pass an involuntary bankruptcy bill, which seemed to me to put the country merchant under the heel of the city capitalist. I have always aided in the defeat of those bills.'

"That is the sort of argument used to deceive country merchants as to the objects of this movement. Our organization has to combat such misrepresentation by sending copies of the bill to the business men in all of the districts which have that kind of Representatives in Congress. The Torrey bill is not designed to give any class an advantage over any other class, but to secure fair play to all classes. Now, you know, in most States when a man gets in a tight place there begins a race of diligence among creditors, and many a good man is forced to the wall who would pull through if he were allowed a fair show. This is where the few houses with the big machinery get in their work. The Torrey bill will be beneficial to the honest debtor and to the great mass of creditors."

In referring to the passage of the bill by the House on Saturday, Mr. Doran said: "I had the pleasure of being there and watching the great battle from the gallery. Gen. D. B. Henderson, of Iowa, had charge of the bill and proved to be every inch a general. Our large majority was a crushing blow to the opponents, who had been alarming the honest men of the country by statements that they would win. The vote for the bill was by good men in all sections; there was nothing partisan or sectional in the fight."

When asked as to the prospects of the passage of the bill in the Senate, he replied: "It seems to me that it depends entirely upon whether our bill is understood and its passage urged by the people. Strange as it may seem, the bill of Mr. Bailey, of Texas, as amended by Senator George, of Mississippi, has been reported favorably to the Senate; our bill was also reported, but as a minority report. The friends of our bill think the passage of the bill of Mr. Bailey, which was voted down in the House, would result in ruining credit and the discharge of all of the dishonest debtors in the country.

"It is generally believed that the West and South are opposed to the bill. Well, that is a mistake. Some of the most powerful opposition in the past was right here in New York, but that, I am informed, has since been withdrawn. There is undoubtedly opposition in the West, but the West is not in opposition. Right here is where a good many people are barking up the wrong tree. If they will turn their X rays on Chicago they will see the inside of the Western opposition centered in one big firm that stated some time ago, in a letter in the Dry Goods Economist, that they have for ten years realized an average of 65 cents on the dollar from their failures, and that they believe in letting well enough alone. Why? Because their claims realize this large per cent, while the other creditors get little or nothing. We read in the press dispatches this morning that at the present time they are circulating a protest, to which they are trying to obtain signatures, advancing the same fallacies that have always been advanced by the few who want to retain their hold on the large end of the stick. There you have two samples of the 'Western opposition.' Colonel Breckinridge and a big, selfish

house. Politics is not the only thing that makes strange bedfellows.

"Talk about the West! Why, the present national organization, now representing many hundreds of commercial bodies, business men's organizations, labor associations, and all other kinds of bodies, representing all kinds of people in all parts of the country, originated in the West. Judge Torrey himself is a Western man, as far west as Wyoming. While the movement originated in the West, it is distinctly national in character. There was a time when many people in the West and South opposed us, and in the East also, because they were imposed upon through prejudice and deceit; but they are learning better now. The fact is, the great majority of honest men, who believe in a square deal all round, favor the Torrey bill when they understand its provisions. And that is what we have been trying to teach.

"Mr. Bailey, of Texas, you know, is the champion of a purely voluntary bill—a play wherein the debtor does all the acting and the creditor pays the expense for the costumes, scenery, etc., and the privilege of looking on is the only show he gets for his money. It is to remain in force only two years. That recalls the epitaph over the grave of the infant:

> If you were so soon to be done for,
> What in the world were you ever begun for?

"The Torrey bill is approved and advocated by every important commercial and industrial organization and practically all business men in the great State of New York, and many of them have condemned the Bailey bill, while not a single resolution here in New York or anywhere else, so far as we know, has ever been adopted in its favor. But Senator Hill, of this State, is represented to have voted in the Senate Judiciary Committee against our bill. Yet men right here in this city have said to me: 'You will never get a bankruptcy bill as long as the South and West are opposed to an honest law.' Now, that sort of talk is irritating, for I belong in the 'wild and woolly' myself, and I have been all over the South, and I know the average business man in the West and South is as honest as anywhere else.

"Mr. Henry W. King, one of the most prominent and influential business men of Chicago, gave me authority to quote him to the effect that whereas a few years ago Chicago was practically solid against us, now the great majority of her people are in favor of the bill."

As to the years during which Congress has considered but not acted upon the Torrey bill Mr. Doran said: "Well, there is a difference in people. Some give in easily and others keep at it. Our motto has been, 'Keep at it.' If anybody can tell us a better plan we will adopt it. In the first place, we are after a principle—it is a question of justice. Secondly, there are the thousands of good, honest men, who are loaded down with a weight of debt which they never will be able to pay and which no present law can wholly remove. Imprisonment for debt has been abolished. The enactment of the Torrey bill means a permanent benefit to the credit givers and credit receivers of the country—a benefit in which every one of them will participate. Creditors and debtors alike ought to fall over each other in their desire to help the bill onto the statute books. The broad-gauged, progressive man—and there are lots of that kind in New York—is actively interested in the success of the movement. Then 'there are others.' You may remember Artemus Ward's proposition—that all of his wife's relations should go to war. Poor Ward died young, but his policy still lives."—Journal of Commerce, New York.

HIGH TIME TO PASS IT.

One of the very few commendable things that the House has done this session was the passage on Saturday of a bankruptcy bill after several days' discussion.

For years such a measure has been demanded by the business interests of the country, but the earnest efforts made to secure its passage have proved unsuccessful. Even now the fear is that the bill just passed by the House may be defeated in the Senate, although it has been carefully drawn to provide a fair and equitable system of bankruptcy, just alike to creditors and debtors.

If the Senate does its duty to the country it will follow the example of the House. A uniform law of bankruptcy is an essential need of every commercial nation, and is especially wanted in the United States to take the place of the many conflicting and unsatisfactory State insolvent laws. These have now been in force many years simply because Congress has neglected to pass a national statute. They have been the source of no little injury to business, and complaints against them have been loud and general. It is high time for them to give way to an approved national law of bankruptcy.—Herald, New York.

AN EXCELLENT MEASURE.

The House of Representatives has passed the bankruptcy bill, and, if the Senate concur, we shall secure a law that will be of inestimable benefit to business men throughout the country, and save many an honest trader from the ruin that under existing conditions is almost sure to follow any business misfortune that may happen to him.

The strange antipathy that for so many years has been manifested by Con-

gressmen to the proposition to establish a general bankruptcy law is due to the sentiment that all such laws are in the interest of creditors. As a matter of fact they are really in the interest of honest debtors. Another argument constantly urged against the proposed law is drawn from the operation of the act of 1867, under which the expenses of administering bankrupt estates sometimes amounted to official confiscation of the property that ought to have been divided among creditors.

The Torrey bankrupt bill now before Congress is an excellent measure. Under present conditions the debtor whose solvency is suspected is the victim of a scramble of eager creditors who pursue him under State laws. He usually goes down under the mad rush. The distribution of his property is inequitable. The swiftest of his creditors get all, while others receive nothing. He remains under the burden of unpaid obligations, for there is no such relief for him as there would be through a discharge granted to him under a bankruptcy law. The House Committee on the Judiciary finds that since 1879 there have been 171,389 failures, whose liabilities amount to $2,611,-521,704. If there had been a general bankruptcy law during all this time, all these insolvents might have taken a fresh start in the world.

Some of the opposition to the pending bill is based on the theory that under State laws local creditors have an advantage over distant creditors, which their Senators and Representatives would like to retain for them. There is no greater mistake than this, for distant creditors usually obtain security from a suspected merchant.

The Torrey bill limits involuntary bankruptcy to wrongdoers, and provides a cheap and equitable method for winding up the affairs of an insolvent, and leaving him free to start in business again.—Harpers Weekly, New York.

A SOUND BANKRUPT ACT.

The bill "to establish a uniform law on the subject of bankruptcies," which passed the House of Representatives on Saturday, is one of the most important unpartisan measures with which Congress has to deal. It is so, first, because it involves the use of a power distinctly given by the Constitution to protect and promote honesty in business and to prevent and defeat dishonesty. That is a matter that far outweighs all the moneyed interests concerned, though these are very great and of themselves entitled to the most serious attention. In the past much of the discussion of bankrupt laws has turned upon the question of whether the debtor class or the creditor class should be treated with the most favor, but this is in reality a very fanciful question, so far as the law is concerned. Nearly all solvent business men are both debtors and creditors. They do business in part on borrowed capital, or, if they do not, they buy on credit and they sell on credit, so that the same man is in debt and has debts due to him. If he is able and willing to pay what he owes, no bankrupt law concerns him as a debtor. If those who owe him are able and willing to pay, the law does not concern him as a creditor. The law has to do only with the class, quite numerous and yet relatively small, who are in debt and can not or will not pay their debts.

The bill which has passed the House is in substance what is known as the Torrey bill, and it is an excellent one. It deals with the class we have last named with the purpose to do justice and to secure justice at the least cost of time, trouble, money, or risk to all concerned. Its object is to relieve the honest insolvent, who is willing to give up what he has, from an indefinite burden and an endless pursuit; to set him free, with the right to use such energy and capacity as he possesses for his own support and that of his family and the advantage of the community. That is clearly a good thing to do. On the other hand, the law deals with the dishonest insolvent with prompt and severe methods. It takes complete possession of his assets and divides them among the creditors impartially, and it punishes acts of willful dishonesty, such as fraudulent accounts, concealment of property, fictitious debts, willful deceit as to assets or liabilities, fraudulent compositions, etc. This also is clearly a good thing to do.

By the machinery authorized, the proceedings under this law, while deliberate, are not to be delayed unnecessarily. The courts designated make it possible for any case to be settled near the home of the parties most interested. The fees and expenses are made definite and precise as far as possible, and so fixed that it is not an object for officials to protract cases, while all costs are made on an extremely low scale. While involuntary as well as voluntary bankruptcy is provided for, the proceedings in the case of involuntary bankruptcy protect the honest debtor with the most scrupulous care. And in all cases an opportunity is given for a fair composition with the creditors. The only condition is that before a composition entered into with the majority in interest can be enforced upon the minority who have objected or resisted, the debtor must be examined as to his estate and must show exactly what his resources are. Another feature of the law which is peculiarly to be commended is that the title to a debtor's property remains in the owner until the case is concluded.

There has been a very mistaken view taken in some sections of the country of a national bankrupt law. It has been assumed that if no such law were passed the debtors would be free from pursuit. To anyone with a very slight knowledge of the laws of the several States, this is, of course, absurd. In every State in the Union provision is made for the collection of debts by process of law. In some the law is harsher than in others. But in all there is great chance that one or a few of the more alert creditors will get all the assets there are. When this is done, the debtor is not released from the unpaid debts. They hang over him as long as he lives, if they be not paid. The truth is, that a national law, and particularly the Torrey bill just passed by the House, is the only means by which all creditors can share alike and all burden of debt be absolutely lifted, leaving the debtor free to reestablish himself.—Times, New York.

A NATIONAL BANKRUPTCY LAW.

The House of Representatives, after passing the pension bill yesterday, entered upon the consideration of the bill recently reported favorably by the Judiciary Committee providing for "a uniform law on the subject of bankruptcy throughout the United States." There is no subject within the purview of Federal legislation and national jurisprudence that calls more urgently for a uniform rule of action and practice than does that of bankruptcy. Such a law would conserve the interests of hundreds of thousands of our citizens.

The power of Congress over the subject of bankruptcy is not an inferred or constructive power, but is one of the express grants of the Constitution. The precise language of the Constitution on this question is: "Congress shall have power to establish uniform laws on the subject of bankruptcies throughout the United States." Whatever difference of opinion there may be as to the necessity for such laws, it is perfectly clear that if such laws exist at all they should be uniform in their provisions, application, and enforcement throughout the country. This can only be effected by Federal legislation.

There is, however, a still stronger reason for the exclusive possession and exercise of this power by Congress. In addition to the inevitable diversities, inconsistencies, and interferences as among the different State laws and systems, there is the decisive fact that the State governments are constitutionally disqualified to enact such laws and establish such systems. The essence of a bankruptcy proceeding is the honorable discharge of an honest debtor from obligations which he is unable to meet and make good. This is the pivotal point of the whole question, as it is well known that the Federal Constitution specifically prohibits the States from passing laws impairing the obligation of contracts. It requires no argument to prove that bankrupt laws do impair the obligation of contracts, and it necessarily follows that the power to enact such laws is exclusively vested in Congress.

It is true that under certain decisions of State courts a State discharge of obligation may prevail as between citizens of the State having such a law, provided that the law was enacted prior to the contracting of the obligation involved. But these decisions are restricted in their force by the jurisdictional limitations of the courts rendering them. Neither these decisions nor the laws to which they apply have any force as between citizens of different States. Indeed, the very distinctions on which these decisions rest are in direct conflict with the great public and commercial objects which are sought to be secured by the Federal Constitution in its provision for a uniform national bankruptcy system. The qualifications and limitations of such State laws necessarily render them useless so far as the purpose of a general discharge of obligation is concerned. The interests of almost every man of extensive or even respectable business relations are so largely with citizens of other States than his own that the partial extent to which the validity of State discharges of obligation may reach is of little practical benefit. The whole question, therefore, may be safely and succinctly summed up in the declaration that the individual States can not enact practical or effectual bankruptcy laws, and that such power should be exercised by Congress alone.

The bill now before Congress meets both of these evils that so rankly flourish under the existing conditions. It provides for both voluntary and involuntary, or compulsory, bankruptcy. It guards against both persecution and imposition. It makes no distinction as between insolvency and bankruptcy, between traders and nontraders, as does the English law. Its only exceptions are as to banks and corporations, both of which are eminently proper for palpable reasons. It secures to the honest debtor an ample protection of his rights, and effectually opens the way for his return to active business and useful industry. It also affords an ample remedy to the creditor through compulsory proceedings, as against designing and dishonest debtors, while denying him any weapon of cruelty or injustice.

The country has been deprived of any national bankruptcy regulations for about twenty years, and the present bill is in response to the long-felt necessity for some practical and effectual measure of uniform and national legislation on this vital question. The bill is indorsed by the Board of Trade and Transportation

of this city, and by similar organizations in other cities. Let it be passed with promptness and unanimity, and enforced with vigor and impartiality.—Mail and Express, New York.

TORREY BANKRUPTCY LAW.

The Torrey bankruptcy bill was passed by the House of Representatives on May 2, by a vote of 157 to 81. It is now before the Senate. Judge Jay L. Torrey, author of the original measure, which has received slight modifications by the House, writes as follows to the St. Louis Globe-Democrat relative to the provisions of the bill:

"The bill provides that any corporation, irrespective of the amount owed, may become a voluntary bankrupt. Persons, firms, and corporations (except farmers and wage earners) who owe $1,000 or more and have committed acts of bankruptcy, according to the evidence in a fair and impartial trial, before a jury if desired, may be adjudged bankrupts upon the petition of creditors.

"Acts of bankruptcy by a person (including firms and corporations) shall consist of his having within four months prior to the filing of a petition against him run away or stayed away to avoid service of civil process, and to defraud his creditors; failed for thirty days, or conditionally within such time, while insolvent, to secure the release of property levied upon for $500 or over; made a transfer of his property to defraud his creditors; made an assignment or admitted his insolvency in writing and filed it in court; made while insolvent a preference; confessed a judgment to defraud his creditors; secreted his property to avoid legal process and to defraud his creditors; suffered while insolvent an execution for $500 or over to be returned no property found, or suspended and not resumed for thirty days while insolvent the payment of his commercial paper for $500 or over. Creditors need not proceed against a debtor who has committed acts of bankruptcy any more than they need sue every debtor who is in default in payment.

"If the judgment in a bankruptcy suit is for the plaintiffs, the defendant will be adjudged a bankrupt. In that event he will retain the exemptions allowed by the laws of the State in which he lives, and if an honest man, will be discharged. If the judgment is for the defendant, the petition will be dismissed at the cost of plaintiffs, as in other suits.

"The property of the bankrupt will remain in his possession until after the trial, unless the creditors shall give bond and secure its attachment; in that event the debtor may retain possession of his property upon giving a forthcoming bond. * * *

"Claims may be proven by the simple oath of the creditors, and will be allowed upon being filed in person or sent by mail, without the payment of any filing fee; if it is thought that an allowed claim is fraudulent, it may be suspended and investigated.

"Preferences are forbidden, and those which have been given may be set aside if proceedings intervene within four months after they have been given. Valid liens will be upheld; fraudulent ones will be set aside. Present legitimate business methods will not be interfered with by the bill."

We give newspaper comments on the bill as follows:

The New York Journal of Commerce says:

"There are two sides to the question of the enactment of a national bankrupt law. This is shown by the division among large merchants, some of the most prominent, both East and West, being opposed to the bill; but generally for the reason that they feel that they can secure preference in case of the insolvency of their debtors.

"The vote in the House ought to convince the Senate that the country wants the Torrey bill enacted, simply because it is an honest law, putting debtors and creditors alike on a basis of equity in all parts of the United States, with favor to no class or section. If the pressure of public opinion upon the Senate has any value it ought to be applied with unmistakable vigor."—Literary Digest, New York.

WILL BEGET CONFIDENCE AND STRENGTHEN CREDIT.

The favorers of bankruptcy legislation give plausible reasons for their financial faith.

Practically speaking, the whole country has been developed on credit. A part of the business transactions of the country are made on a cash basis, but the great bulk of them is on time. The statistics show, we believe, that 98 per cent of the business of the whole country is done on credit, and that the other 2 per cent is done on a cash basis. It is surmised that if you were to take the volume of transactions had in conducting commerce and developing the country, in which the credit is extended, say, for six months and over, four months, three months, and sixty days and less, and on cash, and strike an average, that it would be found that the average of all of them is on credit.

In view of the foregoing estimate, the interest of the people who grant and the people who receive credit in the legislation in question will be readily understood and appreciated. The demand for a law which shall make credit secure for the giver and receiver is not local. It

comes from every part of the country, because the credit system is the rule and business for cash the exception, and it is desirable and will be of advantage to the citizens of every State to have credit strengthened.

Those who furnish the credit on which the business of this country is done, and those who receive it, know full well that in case of financial difficulties to a debtor he needs the advice, assistance, and co-operation of his creditors upon the basis of their mutual interests, irrespective of whether the estate is to be wound up or is to be tided over the difficulty in which it is involved, with a view of the debtor being continued in business. Concert of action is impossible under the laws as they now stand; it could be enforced under such a law; if an administration was determined upon, it would be upon the basis of exact justice to the creditors, and if the debtor was honest he would be discharged. If the debtor wished a compromise, and the creditors were willing to grant it, the terms could be readily agreed upon for their mutual profit.

It is therefore apparent that the passage of a bankruptcy law by Congress will do away with suspicions and beget confidence between debtors and creditors and redound to the financial advantage of both of them.—Knickerbocker Daily Press, Albany, N. Y.

HILL AND THE BAILEY BILL.

The bankruptcy bill framed by Mr. Bailey, of Texas, now before the Judiciary Committee of the Senate, is in no respect such a measure that its enactment is to be desired by the interests most concerned. It provides for the distribution of the estates of debtors, whenever they have any, in the State courts and a discharge by the Federal courts. It is to remain in force only two years. It is so worded that every debtor in the country can be discharged under its provisions except those who have committed certain acts within three months before or after its passage. There are no provisions at all for the punishment of fraudulent bankrupts. It is entirely silent upon the rights of creditors to proceed against debtors who have committed fraudulent acts or become insolvent and made default on payments due. Its passage would be equivalent, as to fraudulent debtors in a commercial sense, to a jail delivery in a criminal sense. If this bill should become a law no creditor would be willing to renew or extend an old debt or create a new one, as his debtor could without let or hindrance prepare for and go into voluntary bankruptcy and swindle him out of the amount due. The result would be that the passage of the bill would be followed by immediate contraction of credit so violent that it would probably result in a panic. During its existence credit would necessarily be very small in volume and very expensive to those who received it. The bill is distinctly bad in almost every feature, and as a whole its passage would be far worse than the continuance of the present status, unsatisfactory as this is. Yet, strange to say, this most vicious measure has the support of Senator Hill. The Senator's course in this matter is as inexplicable as his position on other matters of moment. Fortunately there is no reason to believe that the Bailey bill has any chance of being passed by the present Congress. The Torrey bill seems to be a thoroughly equitable one, giving creditors their dues and sufficiently easy toward well-meaning debtors. Under its provisions insolvent persons may become bankrupts either upon their own petition or the petition of their creditors, followed by a trial in court. It provides for the discharge of the honest bankrupts, the punishment of the dishonest ones, and the equitable distribution of their assets among their creditors ratably and at small cost.

In opposing the Torrey bill Mr. Hill is misrepresenting the sentiments and wishes of the State and making a truce with the professional mercantile swindlers and adventurers who make it their chief point in their so-called business to fail about so often for the profit to themselves there may be in the swindling.—Herald, Syracuse, N. Y.

NATIONAL BANKRUPT LAW.

The Daily Commercial Bulletin of this city prints the following article:

"It is much desired by well-informed underwriters that Congress should enact a law governing bankruptcy, and the Torrey bill is generally favored as being sufficiently comprehensive in its provisions and so guarded as to protect the rights of creditors.

"Many of the crooked fire losses which have recently occurred, vexing underwriters and demoralizing the public, would have been avoided if Congress had provided some simple plan of relief for embarrassed debtors. European underwriters are inquiring why it is that America has become the most unprofitable country in the world to fire-insurance companies. One reply might be that it is about the only civilized country that has no bankrupt law. So long as fire insurance opens the only door of escape to debtors standing between unsalable goods and pressing creditors, just so long will the underwriting interest be the victim of incendiary loss.

"If there was an equitable bankrupt law under which the honest debtor could be absolved from further liability upon the surrender of his estate, fire losses

would necessarily decrease in number, for arson is not a crime which many persons would commit except as a means of escape from hopeless poverty."—*T. S. Chard.*

We believe this is the first time the question of bankruptcy legislation has been treated with regard to the insurance interest. However that may be, the writer shows a thorough acquaintance with his subject and presents the best of reasons why a uniform bankruptcy act should be passed.—Merchants' Review, N. Y.

TAKES IN ALL BANKRUPTS.

The Torrey bankruptcy bill has been favorably reported by the House Judiciary Committee. An effort will be made to have it taken up for consideration the latter part of this week or early next week. Judge Jay L. Torrey, the author of the bill, made the following statement to a World correspondent to-night regarding the measure:

"The amendments made by the Judiciary Committee will strengthen the bill. Every indication points to its passage by a large majority. A number of Members from the West and South who voted against it in the Fifty-first Congress will make speeches in favor of the bill when it is considered.

ITS PROVISIONS.

"The provisions of the bill are as follows: A voluntary bankrupt is one who petitions to be and is adjudged such; an involuntary bankrupt is one who has been adjudged such in a suit brought by his creditors. The rights and duties of voluntary and involuntary bankrupts and their creditors are identical. Farmers and wage earners may go voluntarily into bankruptcy, but their creditors can not bring suits in bankruptcy against them. Anyone, corporation excepted, irrespective of the amount owed, may become a voluntary bankrupt. Persons, firms, and corporations, farmers and wage earners excepted, who owe $1,000 or more and have committed an act of bankruptcy according to the evidence in a fair and impartial trial, before a jury if desired, may be adjudged bankrupts upon the petition of creditors.

"If a judgment in a bankruptcy suit is for the plaintiffs, the defendant will be adjudged a bankrupt. In that event he will retain the exemptions allowed by the laws of the State in which he lives, and, if an honest man, will be released from his debts, and thereby given an opportunity to begin life anew and be relieved from the demands of his creditors to make good his former misfortunes.

"The United States district courts will have jurisdiction of the administration of bankruptcy estates. They can not be administered in the State courts, because Congress has no power to compel State courts to administer national laws. State courts will retain their jurisdiction to hear and determine controversies between the trustees and adverse claimants concerning property rights. Controversies may be arbitrated or compromised under the direction of the court.

"The offices of referee and trustee are the only ones created by the act. The referee is an assistant judge, and will be appointed in such manners and in such localities as will be best calculated to secure a prompt administration of the act and serve the convenience of all parties having bankruptcy business.

"The trustee will receive the title of the bankrupt to his property and administer the estate. He will be appointed by the creditors in each case. He may recover all property which has been hidden away or fraudulently conveyed. The clerk will receive a $10 filing fee in each case, and no further compensation. The referee will receive 1 per cent upon the net amount paid in dividends to creditors from each estate administered before him, or one-half of 1 per cent from estates in which there is a composition, and a filing fee in each case of $10. The trustee will receive 5 per cent on the first $5,000 paid in dividends to creditors, 2 per cent on the second like amount, and 1 per cent on additional amounts, and in each case a filing fee of $5.

"The debts which have priority are expenses of caring for the property, filing fees, costs, wages due workmen, clerks, or servants which have been earned within three months, not exceeding $300 to each one, and other debts than those mentioned entitled to priority by State or national laws. Compromises involving more time in which to pay or a reduction on the amount to be paid may be readily and cheaply affected between honest debtors and their creditors under very careful restrictions, after a voluntary or involuntary petition has been filed, and either before or after the defendant has been adjudged a bankrupt.

"Discharges which have been fraudulently obtained may be set aside upon application made within two years after they were granted. Fraudulent bankrupts and creditors who have proved false claims may be punished by imprisonment for not to exceed two years; embezzling officers for not to exceed five years.

"Claims may be proved by the simple oath of the creditor and will be allowed upon being filed in person or sent by mail, without the payment of any filing fee. If it is thought that an allowed claim is fraudulent, it may be suspended and investigated. Preferences are forbidden, and those which have been given may be set aside if proceedings intervene within four months after they have been given. Valid liens will be enforced; fraudulent ones will be set aside.

"Present legitimate business methods will not be interfered with by the bill. It is a measure for the relief of honest insolvent debtors, the prevention of dishonesty, and the administration of the estates of insolvent and dishonest debtors more economically and equitably than it it possible to do under present laws."—World, New York.

PASS THE NATIONAL BANKRUPTCY LAW.

One of the most important measures at present awaiting action by Congress is the Torrey bill, providing for the establishment of a uniform system of bankruptcy under national administration. The measure has had an interesting history. As will be remembered by readers of these columns, the bill, after receiving the indorsement of the leading exchanges and commercial associations of the country, as well as of individual experts on the subject of bankruptcy, was passed by the House of Representatives of the Fifty-first Congress in 1890. It was reported favorably by the Senate Committee on the Judiciary, but was not reached for consideration by the Senate at that session by reason of its place on the Calendar. It was reintroduced in the Senate of the Fifty-second Congress, and was reported favorably by the Judiciary Committee of the House of Representatives at the last session. Events gave certain other measures a temporary prominence at that session, and the bankruptcy bill suffered in consequence. Moreover, owing to the imminence of the struggle for the Presidency, the mind of the average Member of Congress was not in the best possible condition to consider and pass upon the subject at the time.

As was pointed out in these columns then, the closing days of a session of Congress, held at a time when the great parties were taking up their positions for the Presidential contest, were not favorable for the passage of measures of principally commercial interest, such as the bankruptcy bill. The conditions of the time, too, were such as to prevent even the report of the Judiciary Committee receiving the attention it deserved. This latter fact, taken in connection with the fact that an effort is now being made to secure the allotment of time for the consideration of the bill, prompts a recurrence to some of the principal reasons urged in the report of the House committee in favor of the enactment of the law. In the report the committee took the ground that the powers of the States to pass insolvency laws under the Constitution are incomplete; that many of the laws passed by the States have proven to be rather a protection to rogues than to honest people; that the passage of such laws by the States furnishes conclusive proof of the necessity for the enactment of a bankrupt law, and that, with a view to justice, uniformity, and economy, the State insolvency laws should be superseded by a single one embodying the wisdom of all of them and adequately protecting the property rights of all citizens.

These are some of the more general grounds upon which the committee, who in this matter but acted as the spokesman of the mercantile community and of thoughtful citizens of all pursuits, urged the enactment of a national bankrupt law. The advantages of a uniform law like that embodied in the Torrey bill over the existing State insolvency laws can, however, only be adequately understood by contrasts on a number of specific points, and such comparisons were made in the report of the Judiciary Committee, and are here reproduced in substance from a summary given in these columns shortly after the report was made.

CONTRASTED WITH STATE LAWS.

"A debtor can not, under the present insolvency laws of most of the States, secure an extension of time or a settlement except by the voluntary clemency of every one of his creditors, whereas under the proposed bankruptcy law he may, with the concurrence of a majority of his creditors, secure more time to pay his debts or effect a compromise by means of which the amounts owed will be reduced. A creditor who wishes to secure a settlement for a debtor under the laws of most of the States may be practically coerced into purchasing the claims of other creditors who have it in their power to prevent a settlement, and in that way secure a price for their consent, while under the bill proposed creditors of the same class will enjoy equal rights, and can not, therefore, impose on each other. Under many of the State laws a debtor can not legally secure even a limited discharge; under any of them he can not secure a discharge from a nonresident creditor, while under the proposed law a debtor may, if an honest man, secure a discharge as a matter, not of clemency, but of right. A creditor who donates or sells a release to a debtor by the laws of most of the States knows that some other creditor may have joined therein on more advantageous terms, participated in fraudulent misrepresentations, or become the subject of favoritism, while under the proposed law every creditor will receive only what in equity belongs to him, and will be bound by the decree of the court confirming the settlement. Under the present laws of most of the States a debtor's property may be attached while he is temporarily embarrassed and broken up in business, though amply able, if given a little time, to pay his creditors and have a surplus left, while under the proposed law attachments will not be availing solely to the

creditors causing them to be levied, provided the defendant is adjudged a bankrupt under a petition filed within four months after the levy of the attachment.

"Under many of the present State insolvency laws a creditor is frequently compelled, through fear that some other creditor will take advantage of a common debtor, to make an affidavit as to facts he does not know to be true, and to give a bond in order to secure a ruinous attachment against an honest debtor, while under the proposed law he can deliberately inquire into the affairs of his debtor, and, if necessary, render him assistance in the form of an extension of time, of the scaling of the debt, or of the loan of money, with the assurance that his generosity will be appreciated by the debtor, and that he will be protected by the court. Under the present insolvency laws of many of the States a debtor can not, as a practical proposition, have a meeting of his creditors, because of a probable scramble among the creditors to secure their claims by attachments, garnishments, and replevins in case of a notice calling such a meeting, while under the proposed law such a meeting can be called as often as desirable, since the creditors can not get an advantage over either the debtor or each other on learning that he needs their assistance. Under the insolvency enactments of most of the States a creditor can not secure the confidence of his embarrassed debtor, because the debtor knows that the creditor will be compelled in his own selfish interest to take advantage of him and the other creditors. If the proposed law be enacted, the creditor can always have the confidence of his debtors, and be thereby enabled to assist them in avoiding trouble and to help them, if it comes, with advice and with money, if occasion requires.

"A debtor, by the terms of many of the present State laws, may be induced to give or coerced into giving preferences, and thereby bring on his financial ruin without actual necessity, with the result of favoring a few creditors and being compelled to continue to owe the others. The proposed act forbids the giving and receiving of preferences, and, as a result, the creditors will receive their equitable share of the estate, and the debtor, if honest, will be discharged. A creditor, in view of the provisions of many of the present insolvency laws, suffers a nightmare of apprehensions lest his debtors should, in anticipation of real or imaginary dangers, dispose of their estates to his financial detriment. Under the measure submitted for passage he will be without fear, as he knows that whatever misfortune may befall his debtors he will receive his share of their estates over and above their exemptions. A debtor frequently commits moral and occasionally legal wrongs with regard to his property in the protection of his dependents under present laws. He will not have occasion to do so after the passage of the proposed law, as it will permit him to retain the exemptions allowed by the laws of the State, grant him a discharge if he is honest, and thereby enable him to honorably perform his duties to his dependents.

"A creditor at present, when selling goods or loaning money, must take the chances of his debtor giving secret liens and conspiring with others to defraud him. Under the bill now favorably reported such secret liens can not be enforced and such frauds may be prevented. He will, therefore, be liberal in extending credit, and thereby greatly benefit his debtors. A debtor may now, almost without restraint, engage in reckless speculation, buy goods not intending to pay for them, and make away with his assets with but small risk of punishment. Under the proposed act such conduct, if the creditors protect their interests, will result in a liquidation of his estate, the refusal of a discharge, and in his punishment. The effect will be a diminution of illegitimate transactions and the promotion of conservative methods in the affairs of commerce. A creditor under the present laws of many of the States is without remedy as against his fraudulent debtor. By the provisions of the proposed law an adjudication may be secured. The entire property and all property rights will thereupon vest in the trustee, who will be entitled to use all processes known to the State and Federal courts for securing the property and enforcing the property rights for the benefit of all the creditors. A debtor, in view of the present laws, can not now secure reasonable financial concessions from his creditors, because they prefer to obtain judgments against him and hold them over him. After the proposed law is enacted he can obtain such concessions as he may be equitably entitled to, because his creditors will know that unless they are granted he can go into a bankruptcy court and enforce them.

"A creditor knows that less than 2 per cent of the people engaged in conducting the credit transactions of the country fail annually, and realizes that all of such debtors may now defraud him of every cent of his claim, and that such a result would cripple him financially, while under the proposed law such claims would all be collectible in part, and hence it would be impossible for him to be seriously crippled by the failure of that percentage of his debtors."

WILL BENEFIT THE PEOPLE.

Taken together these comparisons powerfully enforce the contention that the passage of a uniform bankruptcy law by Congress would do away with suspicions,

beget confidence between creditors and debtors, and, moreover, result in the reduction of the price of goods and of the rate of interest on money, for the reason that the selling trader can afford under a state of affairs which renders credit secure to remit the percentage added to reimburse him for his losses because of the risks incident to trying to make collections under bad laws.

With this much by way of reference to the principal arguments in favor of national bankruptcy legislation, attention is directed to the conditions now hedging about the subject. An earnest effort is now being made by the advocates of the Torrey bill to have a time fixed for the consideration of that measure. Many leading Members of Congress who have been interviewed in reference to the subject have declared unhesitatingly for an early and favorable consideration of the measure, and others may, as the result of tactful activity on the part of the friends of the measure, be brought to take the same view of the matter. The advocates of the bill throughout the country should, therefore, take means to bring what pressure they can to bear upon their Representatives in Congress to secure the fixing of a date for the consideration of the bill. A time like the present, when there is no violent and selfish demand for such legislation, is the most fitting time for its enactment. The time is rendered still more fitting by reason of the fact that at present the two Houses of Congress are of different complexions politically, and therefore legislation now enacted can not be charged with having any taint of partisanship about it, as has been suggested by that thoughtful legislator, Representative Wilson, of West Virginia. It may be urged that the present session is a short one, and that it will be difficult to secure definite action on the bill on that account. It should be remembered, however, that, having reference to the business always crowding upon Congress to be done, every session is short, and only energetic action can secure results. The consideration adverted to above, however—namely, that the control of the two Houses is now divided—would seem to render legislation of a political nature impossible, and that being the case the chances of passing a business measure in favor of which the sentiment of the well-informed and honest business men of the country is so pronounced would seem to be encouraging. Let not our doubts be traitors and make us lose the good we may win by fearing to attempt.—Bradstreet's, New York.

REASONS FOR A NATIONAL BANKRUPTCY LAW.

Among the subjects upon which Congress failed to pass at its last session one of the most important was that of a national bankruptcy law. The measure got no further than a report by the House Committee on the Judiciary, a majority of which declared in favor of the enactment of the Torrey bankruptcy bill. Owing to the temporary prominence of other measures at the close of the session the report recommending the passage of the bill has not received the attention it deserved. The report is a strong one, and it sets forth in a convincing way the reasons why the passage of such a measure is desirable.

The report opens by saying that in the absence of a national bankruptcy law most of the States have legislated in response to the needs of their respective citizens so far as their powers upon the subject extended, but that those powers under the Constitution are incomplete, and that many of those laws have proved to be rather a protection to rogues than a benefit to honest people. The passage of these laws by the several State legislatures is regarded as constituting conclusive proof of the necessity for a bankruptcy law. It is contended that the several State insolvency laws should be superseded by a single one embodying the wisdom of all of them and adequately protecting the property rights of all citizens. The substitution of such a law for the many State laws will, it is urged, among other things reduce the aggregate expenses of bankruptcy administration.

Proceeding from this general ground to more specific considerations, the report urges that a bankruptcy law should be limited to the determination of the question as to whether the property of an individual, firm, or corporation in debt should or should not be administered for the benefit of the creditors, because of fraudulent acts or because of insolvency as to the distribution of the estate among those to whom it rightfully belongs, as to the discharge of the bankrupt, and as to the punishment of those who have done wrong in contemplation of bankruptcy. Such a law, it is explained, will apply to the affairs of less than 2 per cent per annum of the people who are engaged in business.

A comparison worthy of attention is made between the position of debtors and creditors under the present insolvency State laws and under the proposed national bankruptcy law. The main points of advantage of the proposed law are set forth as follows: A debtor can not under the present insolvency laws of most of the States secure an extension of time or a settlement except by the volunteer clemency of every one of his creditors; whereas, under the proposed bankruptcy law, he may, with the concurrence of a majority of his creditors, secure more time to pay his debts or effect a compromise by means of which the amounts owed will be reduced. A creditor who wishes

to secure a settlement for a debtor under the laws of most of the States may be practically coerced into purchasing the claims of other creditors who have it in their power to prevent a settlement, and in that way secure a price for their consent, while under the bill proposed creditors of the same class will enjoy equal rights, and can not, therefore impose on each other. Under many of the State laws a debtor can not legally secure even a limited discharge; under any of them he can not secure a discharge from a nonresident creditor, while under the proposed law a debtor may, if an honest man, secure a discharge as a matter not of clemency but of right. A creditor who donates or sells a release to a debtor by the laws of most of the States knows that some other creditor may have joined therein on more advantageous terms, participated in fraudulent misrepresentations, or become the subject of favoritism, while under the proposed law every creditor will receive only what in equity belongs to him, and will be bound by the decree of the court confirming the settlement. Under the present laws of most of the States a debtor's property may be attached while he is temporarily embarrassed and broken up in business, though amply able, if given a little time, to pay his creditors and have a surplus left, while under the proposed law attachments will not be availing solely to the creditors causing them to be levied, provided the defendant is adjudged a bankrupt under a petition filed within four months after the levy of the attachment.

Under many of the present State insolvency laws a creditor is frequently compelled, through fear that some other creditor will take advantage of a common debtor, to make an affidavit as to facts he does not know to be true, and to give a bond in order to secure a ruinous attachment against an honest debtor, while under the proposed law he can deliberately inquire into the affairs of his debtor, and, if necessary, render him assistance in the form of an extension of time, of the scaling of the debt, or of the loan of money, with the assurance that his generosity will be appreciated by the debtor and that he will be protected by the court. Under the present insolvency laws of many of the States a debtor can not, as a practical proposition, have a meeting of his creditors, because of a probable scramble among the creditors to secure their claims by attachments, garnishments, and replevins in case of a notice calling such a meeting, while under the proposed law such a meeting can be called as often as desirable, since the creditors can not get an advantage over either the debtor or each other on learning that he needs their assistance. Under the insolvency enactments of most of the States a creditor can not secure the confidence of his embarrassed debtor, because the debtor knows that the creditor will be compelled in his own selfish interest to take advantage of him and the other creditors; if the proposed law be enacted the creditor can always have the confidence of his debtors, and be thereby enabled to assist them in avoiding trouble and to help them, if it comes, with advice and with money, if occasion requires.

A debtor, by the terms of many of the present State laws, may be induced to give or coerced into giving preferences, and thereby bring on his financial ruin without actual necessity, with the result of favoring a few creditors and being compelled to continue to owe the others; the proposed act forbids the giving and receiving of preferences, and, as a result, the creditors will receive their equitable share of the estate, and the debtor, if honest, will be discharged. A creditor, in view of the provisions of many of the present insolvency laws, suffers a nightmare of apprehensions lest his debtors should, in anticipation of real or imaginary dangers, dispose of their estates to his financial detriment; under the measure submitted for passage he will be without fear, as he knows that whatever misfortune may befall his debtors he will receive his share of their estates over and above their exemptions. A debtor frequently commits moral and occasionally legal wrongs with regard to his property in the protection of his dependents under present laws; he will not have occasion to do so after the passage of the proposed law, as it will permit him to retain the exemptions allowed by the laws of his State, grant him a discharge if he is honest, and thereby enable him to honorably perform his duties to his dependents.

A creditor at present, when selling goods or loaning money, must take the chances of his debtor giving secret liens and conspiring with others to defraud him; under the bill now favorably reported such secret liens can not be enforced and such frauds may be prevented; he will, therefore, be liberal in extending credit and thereby greatly benefit his debtors. A debtor may now, almost without restraint, engage in reckless speculation, buy goods not intending to pay for them, and make away with his assets with but small risk of punishment; under the proposed act such conduct, if the creditors protect their interests, will result in a liquidation of his estate, the refusal of a discharge, and in his punishment; the effect will be a diminution of illegitimate transactions and the promotion of conservative methods in the affairs of commerce. A creditor under the present laws of many of the States is without remedy as against his fraudulent debtor; by the provisions of the proposed law an adjudication may be secured; the entire property and all property rights will thereupon

vest in the trustee, who will be entitled to use all processes known to the State and Federal courts for securing the property and enforcing the property rights for the benefit of all of the creditors. A debtor, in view of the present laws, can not now secure reasonable financial concessions from his creditors, because they prefer to obtain judgments against him and hold them over him; after the proposed law is enacted he can obtain such concessions as he may be equitably entitled to, because his creditors will know that unless they are granted he can go into a bankruptcy court and enforce them.

A creditor knows that less than 2 per cent of the people engaged in conducting the credit transactions of the country fail annually, and realizes that all of such debtors may now defraud him of every cent of his claim, and that such a result would cripple him financially, while under the proposed law such claims would all be collectible in part, and hence it would be impossible for him to be seriously crippled by the failure of that percentage of his debtors.

Such are for the most part in its own words the reasons given by the majority of the committee, which, it may be said, comprises two-thirds of it, for the enactment of the bankruptcy law, on the basis of a comparison between the existing system, or want of system, and that proposed. Going beyond the specific features of the bill, however, the report suggests that the passage of a bankruptcy law by Congress will do away with suspicions, will beget confidence between creditors and debtors, and will result in the reduction of the price of goods and of the rate of interest on money, for the reason that the selling trader can afford under a state of affairs which renders credit secure to remit the percentage added to reimburse him for his losses, because of the risks incident to trying to make collections under bad laws. The report sets forth in a convincing way the reasons for passing a law providing for both voluntary and involuntary bankruptcy, taking the ground that a merely voluntary law would be one-sided—a view which is entirely sound. Finally, it takes an eminently proper view in suggesting that a bankruptcy law should be enacted while there is no violent and selfish demand for it. The subject of bankruptcy legislation will doubtless be heard from again next winter, when the minds of Congressmen will be in a better condition to consider it than they were in the closing days of the session which has recently come to an end.—Bradstreets, New York.

HOW TWO ABLE BANKERS REGARD IT.

A representative of The American Banker recently interviewed two well-known and influential bankers on the Torrey bankruptcy bill. In view of the interest which this measure has excited, and the discussions which it has provoked among the State bankers' associations, we publish these interviews in full.

The first gentleman questioned on the subject was C. W. Bullen, president of the National Bank of the Republic of St. Louis, Mo. Mr. Bullen was interrogated as follows:

"Do you know of any objections to the passage by Congress of an equitable bankrupt law?"

Mr. Bullen suggested that it seemed an opportune time to secure the passage of a perfectly fair law to all parties who would be affected by it, and cited the fact that the old law was passed at the close of the war, when there was great demand for it on the part of people who had become financially ruined, and that, as a result, it was a one-sided measure, and had finally been repealed because of the iniquities which were perpetrated under it.

As an objection the reporter stated that he had heard it said that one or two large houses in the country were opposed to such a law because it would prevent the giving and receiving of preferences, and would enable honest unfortunate insolvents to get a discharge upon making a full surrender of their property and showing clean hands.

"As to the subject of preferences," said Mr. Bullen, "I think that that feature of the law would establish in commercial matters the rules which are now practiced in courts of equity and in probate courts the world over; that is, equity provides that if there are claims against a fund in excess of the amount of it, they shall, if of the same class, be paid pro rata; in probate matters if a man dies insolvent his estate is divided in an orderly fashion and no attempt is made by creditors to levy attachments or other processes designed to secure a lien simply because of the approaching death of the debtor. I have frequently known of cases in which debtors were absolutely honest, and who had established at the end of years of labor a valuable good will, but had became temporarily pressed because of circumstances over which they had no control, and all was swept away by a struggle between creditors to secure a preference; whereas, if there had been a law in force requiring that the property of people who were commercially dead should be rateably distributed among their creditors, they would have been enabled to continue their business and eventually to pay all of their creditors 100 cents on the dollar."

As a further test of the merits of the objections which have been urged by the opponents to the proposed legislation, the reporter added: "It is said that the

State laws are good enough, and that there is no reason why Congress should meddle in affairs which can better be taken care of by State enactments."

Mr. Bullen had already begun the reply before the statement was finished, to the following effect: "It would be a very poor compliment to average intelligence to say that a single law could not be drafted which would furnish a better protection to the legitimate interests of the honest debtors and creditors, and in a greater degree, than is furnished by the great number of State laws which are continually being changed, both by the legislatures and by judicial construction, to the detriment of transactions which cover a considerable period of time.

"Mind you," said Mr. Bullen, in continuing, 'I am talking about a fair bankrupt law, and not the old one or any one like it. I do not want, and I do not understand that anybody else wants, the reenactment of that measure; but what I do want, and what I believe would promote the best interests of the honest people of this country, would be a fair and impartial law, and now is certainly the time when such a law can be enacted. It is unquestionably true of the legitimate banking business, as well as legitimate manufacturing, wholesaling and retailing, that it will be promoted by every improvement in the laws. Illegitimate business would, of course, be promoted by the very insecurity incident to imperfect laws. The logic of the situation, so far as the people are concerned who oppose the improvement of the laws, is that they thrive by insecurity, and are therefore interested not in the improvement of, but in the debasement of the laws."

The reporter wedged in an additional inquiry as to what Mr. Bullen thought of the Torrey bankrupt bill, and the reply was:

"My examination of it has convinced me that it is a measure which ought to be passed. It is possible that upon additional reflection I might wish that some of its provisions were modified. But even if I do not agree with it in every particular, still I think it ought to be passed for the multiplicity of good points which it certainly contains."

Samuel Collyer, cashier of the Merchants' National Bank of Tacoma, Wash., was found busily engaged in the private office of his bank when a reporter called. The opening was:

"Are you familiar with the Torrey bill?"

"Yes, sir. Why do you ask?"

"To find out which side you are on, and to learn what you think of the position of your opponents. For example, if you were in favor of the bill, I would ask what you thought of the argument to the effect that the last law was a bad one, and therefore it was impossible to have a good one."

"So far as that argument is concerned, I would imagine that the maker of it lived in a worn-out village, instead of in progressive, hopeful Tacoma. All material things can be improved upon. To my mind there is no reason why a good law could not be drafted and its passage secured by the honest, progressive people of this country."

"What do you think of the argument, 'first come, first served'; that is, that the first creditor on the ground should be permitted to help himself to the full value of his claim out of an unfortunate debtor's property?"

"I think that the rule you state should be applied chiefly in the case of discoverers, robbers, and in matters of courtesy, but not at all among honest creditors, whose contracts with their common debtor are of equal sacredness, and each of whom extended credit to him on the faith of his property and honesty. It would be best all around, in my estimation, to have the rule of equity in force by which persons of equal rights are permitted to enjoy them, and debtors will not be either permitted or forced to give their property to the favored few or hide it away."—American Banker, New York.

LET IT BE PASSED.

The article in another column on the subject of bankruptcy merits a careful reading. No one questions that a uniform bankruptcy law is a desideratum of a healthy business life, both State and interstate. Differences of opinion exist as to the phraseological structure of the bill, but if the doubting Thomases had listened to Judge Torrey's words at the chamber of commerce Wednesday it is safe to assert that his luminous reasoning and thorough knowledge of the subject would have dispelled all apprehensions. The Torrey bill has been indorsed by the Cincinnati Chamber of Commerce, nearly all the commercial bodies of New York and the Union, as well as the prominent bankers, manufacturers, and merchants of the country. Let the Torrey bill be passed; the sooner the better.—Post, Cincinnati.

INDORSED BY CINCINNATI'S LEADING BUSINESS MEN.

There was an informal meeting of the board of directors of the Chamber of Commerce and Merchants' Exchange on Thursday to meet Judge Jay L. Torrey, the author of the Torrey bankruptcy bill.

General Michael Ryan, introducing that gentleman, referred to the fact that some time ago he had been one of a committee on laws of the chamber, to whom that bill had been referred, and spoke of it as follows:

"Our committee found, after a very

careful examination, that the measure was one which had been framed in the interest of honest men engaged in honest callings, and therefore recommended it to Congress for enactment."

Judge Torrey spoke briefly of the organization of a national movement in behalf of the bill, and said that no man who has been in favor of it had ever become opposed to it, but that on the contrary large numbers of men, who, because of a want of information as to the bill and its probable effect, had been opposed to it, had, upon investigation, become strong supporters of it. In speaking of the movement in general, he said:

"Our friends are not trying to accomplish a particular result, but simply to secure the enactment of a good law. We do not care for compliments, but are especially pleased to receive criticisms of the bill. Our platform is, and always has been, that if we can not answer the criticisms made of the bill we will put the wisdom of them in it."

In summing up, he said: "The bill is designed to procure for the unfortunate, honest debtor the consideration of his creditors in the form of a discharge, as contemplated by the Constitution, and to enforce equity between the creditors of the common debtor. Its enactment will reduce the number of failures, save to creditors, in the form of dividends, large amounts which are now needlessly expended in selfish fights to obtain or defend preferences which have been obtained; prevent the commission of a large variety of frauds which are now daily perpetrated, and in every way advance the interests of parties to transactions on credit."

A Post man called upon a number of business men with a view of obtaining their views of the Torrey bankruptcy bill with results as follows:

Thomas W. Allen said: "The passage of the Torrey bankruptcy bill will not materially affect the present business methods. The statistics with reference to commercial failures show that only a little over 1 per cent of those engaged in business fail annually. Therefore, it is apparent that bankruptcy legislation will not affect the affairs of about 99 per cent of the business world, except in so far as they may have claims against bankruptcy estates."

Peter Van Leunen said: "As the grain business is one which is done upon a cash basis, bankruptcy legislation will not affect us except so far as it will promote the general good, and to that extent we are interested. Why anybody should be opposed to a general law which is fair in all its provisions is beyond my comprehension. There may be those who have a selfish financial interest which would be affected by it, but I do not think their views should be considered, as I believe firmly in the doctrine of the 'greatest good to the greatest number.'"

Maurice J. Freiberg said: "We buy our grain for cash and sell the products of our distilleries for the most part on credit; we are, therefore, interested in the passage of the bankruptcy bill, because we believe that it will strengthen credit, and, as a result, enable us both to sell greater quantities of our products and to collect larger amounts from our unfortunate customers who fail. I believe the passage of the bankruptcy bill will ultimately result in the reduction of the State exemptions in those States where they are now outrageously large. Those exemptions were made very large so as to enable men who failed to do business upon the amount exempted.

"This condition was, I think, largely due to the fact that there was no bankruptcy law under which honest debtors could secure a discharge. If the law shall be enacted, fraudulent debtors will be punished and honest ones will be discharged, and as a result there will not be, as at present, any occasion for so large an exemption and they will, therefore, as I think, be gradually reduced."

James B. Wallace said: "One of the unfortunate conditions of the present State laws upon the subject of bankruptcy is that the debtor can not, except in exceptional cases, have a meeting of his creditors. That is to say, if a debtor were to call a meeting of his creditors, they would become alarmed and probably commence suits by attachment, and as a result he would be ruined in business, and the fact that some of his creditors were to receive payment in full and others get nothing, would prevent a compromise. By the provisions of the Torrey bill, creditors will not be permitted to take advantage of each other, and as a result every debtor who desires it can have a meeting of his creditors. It will therefore follow that the debtor will be able at any time he desires it to obtain the business advice, and, if necessary, financial cooperation of those who are most interested in his affairs."

Albert Lackman said: "Under present State laws, one or more creditors in the case of pretty nearly every failure are enabled to take advantage of the balance of the creditors; it is proposed to substitute for all of these State laws one general law in the form of a bankruptcy bill, under which all creditors of equal rights will receive pro rata amounts. I do not see that anybody can object to such a result; I am accordingly in favor of Congress exercising the power reserved to it by the Constitution to pass a uniform law."

J. M. Blair said: "The Torrey bankruptcy bill makes provision for the punishment of bankrupts who defraud, officers who embezzle, and creditors who

commit perjury in connection with fraudulent or excessive claims against bankrupt estates. These provisions will, in my judgment, prevent a large number of wrongs which are now daily practiced upon the business community by adventurers, who, for the most part, go unwhipped of justice. The fact that the bill will exercise its influence is one of the strongest reasons why I think it should be enacted."

F. A. Brown said: "The fear that some of the members of the jobbing trade in Western centers have that the passage of the bankruptcy bill will interfere with their business, is, in my opinion, groundless. Since the bill is general in character, it must of necessity benefit all honest men in some degree. The most potent factor which divides the country into localities which are tributary to the various commercial centers is that of transportation charges. The question of whether those who fail do or do not give preferences is not, to my mind, any factor in the case. The passage of the bill must, I think, result in a more conservative tone between debtors and creditors with a reciprocal advantage to each of them."

Earl W. Stimson said: "Our experiences were so unfortunate under the old bankruptcy law that I felt formerly that any new law must of necessity contain the same defects. We have found in actual practice that the State laws are so exceedingly defective that we have come to think that a good general law would probably be desirable in the best interests of the whole country. I have heretofore cooperated with those who favored good, uniform commercial laws in the several States; but as that seems impossible, now is the time for the business men to favor the passage of an equitable bankruptcy law. Proceedings under the old law were very expensive; I understand that under the Torrey bill they will be quite economical. It is claimed in behalf of the Torrey bill that estates will be equally, equitably, and economically administered; that the number of commercial failures will be reduced; that honest debtors who have made a full surrender will be discharged and the dishonest debtors will be punished. If these claims are justified, I earnestly hope that the bill may be passed."—Post, Cincinnati.

A WIDELY INDORSED MEASURE.

The Torrey bankrupt bill is again before Congress. It passed the House once, by a large majority, and has the indorsement of many of the best-known Members of Congress. Mr. Outhwaite, as reported in an interview, thinks "the present Congress ought to pass the bill before adjournment." He says: "It has been indorsed by more trade, industrial, and professional bodies in all parts of the country than has ever been accorded to any commercial measure." The design of the bill is to protect the rights of all concerned when it becomes necessary to close out a business on account of failure. The interviews with Congressmen set forth very strong reasons why a national law of this kind ought to be in force and among the permanent statutes.—Evening Dispatch, Columbus, Ohio.

OPPOSED BY THE DISHONEST.

No American who believes in common honesty and fairness can read without shame the speeches made in the House of Representatives against the national bankruptcy bill which is now before that body. The effort to provide some uniform and general legal method whereby the property of an insolvent debtor may be equitably divided among his creditors is opposed as bitterly as if it proposed robbery of some kind. Wholesale merchants are denounced because they want some assurance that a retail dealer, about to fail, will not be able to cheat them out of their just dues for the benefit of some local money lender or relative of the insolvent merchant. In a general way the doctrine fiercely proclaimed by certain Congressmen has been that creditors have few rights which debtors ought to be compelled to respect.

The plain English of the national bankruptcy question, as far as Congress is concerned, is simply that any legislation such as the great business interests of the country demand and common fairness dictates, is opposed by a noisy element in the House of Representatives because they want the privilege of acting dishonorably toward creditors. Some people have very hazy notions of honesty when there are dealing with the great merchants and capitalists of large cities.

As far as honest debtors are concerned such a national bankruptcy law as is proposed by the Torrey bill would be far more helpful and merciful than the existing state of things. Now, an insolvent business man has no way of clearing up his affairs for a fresh start unless he can get the consent of every one of his creditors. The only power which can create a general bankruptcy law is Congress. The States can not absolve a debtor from his obligations. It is absolutely necessary to have a national bankruptcy law if a man who fails after an honest effort to succeed is to be freed from dependence upon the caprice of each and all of his creditors when he wishes to make a new start in business life, openly and in safety.

By all means there should be a national bankruptcy law. The opposition of the country lawyers in Congress who do not want their practice in connection with

assignments and receiverships interfered with, is impertinent, and the hostility of Representatives of dishonest Southern constituencies is shameful. The business interests of the country are overwhelmingly in favor of the Torrey bill as a business safeguard and help, and the defeat of the measure would show a sad lack of honesty and wisdom.—Leader, Cleveland, Ohio.

SHIELDS BOTH DEBTOR AND CREDITOR.

All that the Torrey law aims at is justice, and justice is quite as much in the interest of debtor as creditor if both be honest. A national bankruptcy law, such as is proposed, can injure none but the dishonest, whether he be creditor or debtor, and for such no lawmaker surely ought to have any sympathy. Under existing conditions the Federal Government has refused to avail itself for fourteen years of its constitutional right to provide a bankruptcy law, and the need for one has been met accordingly by incomplete and frequently very unjust State insolvency laws. Even where the disposition has been good the constitutional limitations upon such laws have made them less satisfactory than a good national regulation, while in many cases the intent seems to have been quite as much to discriminate against the poorly informed outside creditor as to enact a just law. Besides this local bias, the diversity of State insolvency legislation is a hindrance to business and a source of business hesitancy and instability.

Bankruptcy is preeminently a subject to be dealt with by the nation. The fathers who framed the Constitution realized as much and made provision accordingly. The complexities of modern business, the wider range covered by interstate commerce, and the immensely greater volume of traffic make such national protection vastly more imperative now than it was ninety-two years ago when Congress passed the first bankruptcy bill, an imperfect measure which was repealed three years later. But two other laws have been enacted since then, one in 1841, that remained in force but two years, and another crude measure in 1867, which, despite imperfections, was not repealed until 1878. The former laws were all crude, imperfect, and unsatisfactory, but that does not prove a national bankruptcy law a necessary evil, as some conservative persons assume, or establish that such a measure is not urgently needed.

The Torrey bill has been warmly indorsed by all the leading commercial bodies of the nation as the most complete, just, and satisfactory measure for the purpose ever framed. Unlike many existing insolvency laws, it will not prove a protection to rogues rather than a benefit to honest people. It will alike shield the upright debtor and guard the interests of the honest creditor. The expenses of bankruptcy administrations will be greatly reduced in the aggregate by the substitution of one national for many State laws, and the business interests of the whole nation will be advanced and benefited by the uniformity and increased stability resulting from the enactment of a law like the Torrey bill. Hundreds of men of the highest standing and commercial bodies of wide influence in every State in the Union have united in urging the passage of this measure. It remains to be seen whether the arbitrary and shortsighted Bourbon "steering" committee and dull-eyed Democratic majority in the House will heed a demand that is not only widespread, but eminently righteous and just.—Leader, Cleveland, Ohio.

GUARDS AGAINST OLD FAULTS.

The Torrey bill guards against the faults of the last law and was framed with an intelligent understanding of the defects of the preceding acts as well as what was necessary to the requirements of the present condition of business. It provides for a thoroughly practical common-sense system, and that can be promptly executed, and offers no opportunity for expensive delay, and the cost of which will not be burdensome. Its purpose is to secure exact justice between creditor and debtor, and there is every reason to believe that this would be its uniform result.

The practically unanimous demand of the business interests for a national bankruptcy law, voiced in resolutions adopted by commercial organizations, in petitions, and through the public press, ought to receive a favorable response from Congress with as little delay as possible. No measure ever proposed for Congressional action has ever received more careful and thorough consideration. It is believed to be as nearly perfect as human judgment can make it.—State Journal, Columbus, Ohio.

A BUSINESS MAN'S VIEWS.

ORBISTON, OHIO, *January 14.*

To the Editor:

The merits of the Torrey bill have been ably discussed by the press, and petitions have gone in from nearly all the boards of trade and business men all over the country praying for its enactment.

Ignoring all these petitions from the business men now engaged in business throughout the country, there is another class of persons who are American citizens and who respectfully demand recognition from our Congress. We refer to the honest, unfortunate business men. Many of the best men in the country have been unfortunate in their investment of

capital, and as a result have become insolvents. These men are trodden under the heel of capital, and are in a manner ostracized; where, if relieved by the enactment of a uniform bankrupt law, they can avail themselves of the lessons of past errors and overcome misfortune and add to the material wealth of the community in which they live.

We refer to honest insolvents. Dishonest insolvents, as well as dishonest business men, do not want this bill passed. It is not a bill to relieve an insolvent from paying his honest debts, but, on the other hand, to force him to distribute his entire assets equally between his creditors.

It is certainly very unfair that an honest business man, when he fails in trade, should be forever forced to the wall, while a criminal can comply with a sentence and take his place again in the world purged of his crime. When a business man has fairly turned over his assets to his creditors he is entitled to a discharge, providing always that he has done so honestly and no fraud has been committed. It can not be disputed but that the discharge of an honest insolvent is of general benefit to his creditors, because if he is honest a discharge would enable him to endeavor at least to regain his position, and to eventually liquidate his indebtedness. If he were inclined to ignore the obligations of his contracts, his obligations are worthless anyhow, and certainly the discharge of an insolvent is of no practical detriment to the creditor. Dishonest debtors will not be discharged, but will be punished.

Men fail through no fault of theirs, give up all their property which pays but a small per cent of their indebtedness, the balance hangs over them perpetually. Even if they work for a salary to gain a support for their families their wages are liable to be attached. If they resume business it must be as agent or under cover of another's name. The creditor is not benefited by thus keeping a man down. The preferred-creditor fraud, with its long train of rascality, will be prevented by the adoption of such a law, and trade will be stimulated to an unprecedented degree.

Were it possible to embody the large number of insolvents in this broad land our Congress would be flooded with petitions for the passage of this vastly important measure, but as it is we have only to await and pray for the time when our lawmakers will give us recognition. The enactment of this measure would be received by many honest insolvents with as much gladness as the slaves received the news of the proclamation of their freedom. It does not seem possible that there can be two views as to the duty of Congress to enact a bankrupt law. Senator Henry Clay, in addressing the Senate in 1840, said:

'Mr. President, power and duty are synonymous; the possession of exclusive power to pass laws on the subject of bankruptcies by the General Government draws after it a high and responsible obligation and duty to the States, to the Union, and to the people, the performance of which that Government is not at liberty to neglect."

We trust that a large number of our present Members of Congress entertain the same views as this distinguished Senator.

The prosperous citizen is able to support his family and educate his children. The citizen who is not able to pursue the calling he is best adapted to is generally not prosperous, being compelled to work on a salary which will scarcely provide for the wants of his family, and permits his children to grow up in ignorance. This measure will decrease the number of failures in the future, but the principal benefit will be to those who have failed in the past and have been suffering for years for want of such a law.

It is a good and wise measure and ought to be passed at once. If any oppose it, it will be those who are afraid of the penalties provided to punish dishonest men.

BUSINESS MAN.

—State Journal, Columbus, Ohio.

THE DEMAND FOR ITS PASSAGE IS GENERAL.

Among the measures demanding the attention of Congress and affecting a large per cent of the business community is the Torrey bankruptcy bill, providing for a uniform system of practice under bankruptcy proceedings in this country. The Columbus Board of Trade, if we mistake not, has adopted resolutions favoring its enactment into a law, and similar commercial bodies have petitioned for its passage at an early date. In addition to these thousands of merchants not connected with any of these bodies have united in favor of the measure.

The Torrey bill has been before Congress for several years, but for reasons not apparent to the reading public action has been postponed from time to time. It is now before the Senate and will command the attention of that body.

The consensus of opinion among Members of Congress who have publicly expressed themselves on the subject is that such a law is of the highest importance to all classes of the business community. Under its operations thousands of honest poor men who have heretofore failed, would be discharged and very large amounts would be annually saved to creditors which are now spent in endeavoring to obtain or retain inequitable preferences. The Torrey bill is considered to be the most complete embodiment

of bankruptcy administration ever drawn. It does not propose to interfere with established business methods and customs, but only to provide a safe and just rule for the administration of the assets of those who have become dishonest or insolvent, the discharge of the honest insolvents after they have surrendered their property over and above their exemptions, and the punishment of those who have committed fradulent acts. According to statistics less than 2 per cent of those actually engaged in business fail in the course of a year. The proposed law would therefore apply only to that small per cent of the business community, not touching at all the affairs of 98 per cent except in so far as they may have claims against bankrupt estates. This measure is claimed to be as near perfect for the purpose it is intended as it can be made.

The demand for a uniform law relating to bankruptcy does not come from any particular section of the country. It is general and covers all facts. The sentiment of the United States is practically unanimous for it and there is no apparent reason why Congress should further postpone a favorable response to this almost universal demand.—State Journal, Columbus, Ohio.

A COMPASS FOR THE GUIDANCE OF DEBTORS AND CREDITORS.

The Association of Commercial Bodies of the United States, through its executive committee, has been for some months endeavoring to procure the passage by Congress of what is known as the Torrey bankrupt law. A strong memorial looking to this purpose was presented at the second session of the Fifty first Congress. The consider tion that it received was encouraging, though, in common with other measures urged as necessary to prevent the climax of financial distress that has since been reached, it failed of enactment. It reappeared, however, in the Fifty-second Congress and received the careful consideration and indorsement of the Judiciary Committee of the House of Representatives of that body, an abstract from the report of which has been freely distributed by the association for the purpose of arousing the general public to the advantages that would accrue both to debtor and creditor through the enactment of this law.

The rights of debtors and creditors are clearly outlined in this abstract, and their relative positions under the present State insolvency laws and under the proposed national bankruptcy law are strongly presented. The experience of the nation with bankruptcy laws has not been a happy one or one that intelligent people care to see repeated. It is cited, however, that the pernicious fee system, the intolerable delays and other objections to bankrupt laws heretofore existing have been succeeded by just and equitable provisions in the Torrey bill. Among these, as summarized in the memorial to which reference is made, are ample and explicit provisions for the meeting of creditors of a common debtor to make a fair compromise, arrange an honorable extension of time in which he may pay his debts, or appoint a trustee to make an equitable division of assets; the discharge of honest insolvents who have made a full disclosure of their affairs and a complete surrender of their property; the adjustment by arbitration of matters in controversy; the dissolving of enforced liens in the event of an adjudication in bankruptcy is had within four months thereafter; the allowance to bankruptcy officers of moderate fees for their services and the payment of them in such a manner as to expedite the administration of bankrupt estates, and finally the restoration of confidence at present and the prevention of loss of confidence in the future by the proper administration of justice and the promotion of integrity in the transactions between debtors and creditors, the grand aggregate of which constitutes the commerce of the world.

Truly, if the enactment of the Torrey bankrupt law would insure the carrying out of this programme, or any considerable portion thereof, Congress could do the country no greater service than to pass the Torrey law. There are few communities wherein the passage of a law that would make straight the crooked paths between debtors and creditors, with justice to all concerned and with promise of reasonably speedy adjustment of the balance between these two classes, would not be hailed as a commercial and industrial boon. The question is an absorbing, all-pervading one at present. The blind efforts at its solution have been exemplified in this community of late by sundry meetings of suspended bank depositors and supplemental and adjourned meetings of the same, none of which have offered any feasible means of settlement or redress. Nothing is more plainly manifest than that a compass is necessary for the guidance of these people, and of thousands of others similarly situated throughout the country. Unless many men eminent in the world of finance err unaccountably in their estimate of this measure, the Torrey bankrupt law will provide this compass, and with it a chart for relatively plain commercial sailing in the future. It is a fact well known that under the present insolvency laws of the States fraud, chicanery, and deceit attend the administration of bankrupt estates.

There can be no question but a wisely constructed, honestly administered national bankruptcy law would prove an important factor in adjusting the complicated relations that exist at the present

time between creditors and debtors. Existing State laws looking to this object are neither uniform nor adequate. Through the fears and misapprehensions, as well as the frauds that tread mercilessly upon the heels of financial disaster, large amounts are not infrequently spent and valuable assets dissipated. Commercial bodies and petitioners of all classes have been pressing this matter upon the attention of Congress for years, and the present time, resonant with the clash of debtors' and creditors' claims and interests, is certainly an auspicious one in which to urge the passage of a national bankruptcy law which will provide for an equitable adjustment of such claims and an impartial protection of such interests.—Oregonian, Portland, Oreg.

A NONPARTISAN MEASURE.

The just and equitable bankruptcy bill which the House at Washington has passed, after years of agitation, is a measure of great importance to the country. Its purpose is to secure a fair distribution of insolvent estates among all creditors, and to give to the insolvent, so soon as all his assets are distributed among those to whom he is indebted, a clear field in which he may again endeavor to earn a livelihood without being hampered by overshadowing obligations that were incurred in the time of adversity.

It seems to us that this is fair to both interests. Business of all kinds is attended with risk, and the man who fails honestly, and surrenders all his possessions to be distributed among his creditors, does all that he ought to be expected to do in justice to meet his obligations, and should not be handicapped or hindered by them in his future efforts to retrieve his broken fortunes. It is true that he has been trusted, but it is also true that he in turn has trusted others, and when those in whom he has placed confidence are unable to pay him through industrial depression, or for any other economic reason, and he is driven to the wall, he is merely the victim of a system which finds legitimate recognition through all the channels of civilized commerce; and having surrendered all his possessions for the liquidation of the claims against him he has done all that an honest man should be expected to do in reason or in justice.

Ships sometimes go to the bottom of the sea; trains are wrecked, and there are periods of stagnation in all branches of mining and manufacturing industry, so that it is impossible for the shrewdest to foresee always the causes that may lead to business failure. Viewed in this light the bankruptcy bill is a just measure and deserves to become law. Under its provisions the debtor, having given up all his assets for an equitable distribution among his creditors, is relieved from the burden of debt and free to apply his energies once more to some wholesome employment.

It is the dishonest failures, and those who deal in them, that will be checked by the new law. It does not admit of the stereotyped subterfuge of setting up a fictitious claim for the purpose of cheating honest creditors, and in this respect it will prove a benefit to those who give credit as well as those who avail themselves of it. The vote by which it passed the House was nonpartisan, and it would be a good thing for the country if our Senators and Representatives would act in a similar spirit on all questions affecting the business interests of the country.—Truth, Scranton, Pa.

FOR THE SENATE TO ACT NOW.

By a nonpartisan vote the House of Representatives passed on Saturday the national bankruptcy bill reported from the Committee on the Judiciary. The discussion of the bill before the House extended through the greater part of the week, and it was gone over, point by point, in the most thorough manner, the opposition, though not numerically strong, leaving no stone unturned to change the character of the measure, if not to secure its defeat. Under these circumstances it is significant that the bill as passed retains substantially the features of the Torrey bill, which has been before Congress so many years. Of the numerous amendments offered with the view of defeating the purpose of the bill, that doing away with the provisions for involuntary bankruptcy was the most important, and it is satisfactory to note that these provisions were retained by a vote of 102 to 72. The other modifications of the act as reported by the committee are comparatively unimportant, and, as stated, they leave it practically in the same shape which it has heretofore taken, and with which the country has been made familiar.

The purpose of this measure, as well understood, is to provide uniform methods applicable to the entire country for the liquidation of insolvent estates. There are two objects to be accomplished by such legislation, both of which are eminently just and desirable, the first object being the equitable distribution of the assets of an insolvent debtor among all creditors, and, second, the release of the debtor from further obligation after his entire assets have been given to satisfy his debts. These two simple objects are in accordance with the demands of justice, and of due consideration of the greatest good for the greatest number. It is only just that the debtor shall give all his possessions to pay his creditors in equitable proportion to the amounts of their several claims; and it is only just that, having

given up all his possessions, he should be freed from the burden of debt and left at liberty to begin again his efforts to make a living. The interests of the commonwealth require that these objects shall be secured, the debtor, the creditor, and the public all being eventually benefited by equitable settlements so effected; and common sense dictates that the legislation to secure these objects shall be uniform throughout the entire country instead of standing in as many different forms as there are States in the Union.

The House having done its duty in this matter, having sifted the measure by the most searching examination in committee and in open discussion, and having consummated it by a decisive vote, it now remains for the Senate to act with equal wisdom and discretion, in order to put the national bankruptcy act on the statute books after thirteen years of earnest agitation.—Telegraph, Philadelphia.

AN ABSOLUTE NECESSITY.

The need of a general bankruptcy law for the United States, which came so near being realized in the last session of our National Legislature, is as much a living one now as it was then, and it is highly desirable that adequate statutes on this subject should be enacted without delay.

The Torrey bankruptcy bill possesses all the essential requisites of a satisfactory system for the country at large. A uniform law on this vital subject has become an absolute necessity. In the absence of it, State legislation has brought about a deplorable condition of confusion and uncertainty, as well as injustice, that is doing great harm. The Constitution gives Congress ample power to remedy the matter, and the sooner that power is used the better for the general commercial welfare of the land.—Times, Norristown, Pa.

A BANKRUPT LAW NEEDED.

As to the need of a general bankrupt law there has practically been but one opinion since the enactment which did duty so long in that capacity was repealed. That opinion is that the country stands greatly in need of such a law, or rather, of a proper law, for the phrase "such a law" might seem to imply some merit in the old enactment.

It is due, perhaps, to the defectiveness and general unsatisfactoriness of the old law more than to any one cause that no new law has been passed, notwithstanding the urgent demand for one. The law in question was an excellent piece of legal machinery for the relief of men who had very little estate and a good deal of debt, and who are anxious to be relieved of the latter. It took what property the bankrupt had and divided it between the lawyers and the court officials, and, this being done, if there was no fraud shown, it gave the bankrupt a clean bill of commercial health. The creditors got so little under it that they have fought shy ever since of proposed enactments, notwithstanding the fact, which they know as well as anybody, that a properly framed bankrupt law is more for their interest than for the interest of anybody else.

It seems to be generally agreed, however, that the Torrey bankruptcy bill, which is pending before the House of Representatives, comes very near being just such a measure as the country demands. It provides for a just and equitable distribution of the estate of the bankrupt among his creditors, without necessitating the swallowing of it up in costs; and it provides, also, for the release of the honest debtor who has turned over in good faith all his property. These are the main features of the ideal bankrupt law which the country needs.

If the credit system of doing business is to continue—and it is not easy to see how it can be discontinued without great derangement of business—there must be some protection for the creditor against the fraud of the debtor, the unjust or unequal distribution of his property, and the swallowing up of the latter in litigation. There must also be relief for the honest but unfortunate debtor whose enterprise and business activity the country needs, and which it must lose if the millstone of debt is left hanging around his neck. If the Torrey law promises to achieve these ends, as is asserted by those who have examined it most carefully, it should be passed as early as possible. If it requires amendment, it should be amended and passed.—Evening Bulletin, Philadelphia, copied from Detroit Free Press.

NO REASON FOR NOT PASSING IT.

If the present Congress is able to enact any legislation besides passing the annual appropriation bills, it is to be hoped that the Torrey bankruptcy bill will be among the measures favorably acted upon. For over two years this bill has been before Congress and before the country; it has been thoroughly discussed by the boards of trade and the principal commercial organizations of the leading cities, and it has received a degree of commendation rarely bestowed upon any business proposition. The country understands it, Congress is supposed to understand it, and businessmen universally approve it, and there would seem to be no reason why it should not be speedily taken up and passed.—Inquirer, Philadelphia.

THE BAILEY BILL DEFECTIVE.

The minority of the Committee on the Judiciary of the House of Representatives expect to present to the House a report in which they oppose, by much cogent reasoning, the passage of the Bailey bankruptcy bill. This measure received no important public consideration until after the rejection of the Torrey bankruptcy bill by the present Congress. That the latter is the kind of bankruptcy law the public desire is shown by its approval by a long list of commercial, industrial, and professional bodies, while the Bailey bill has been condemned by numerous representative commercial organizations.

One of the obvious objections to the Bailey bill is that it violates the plain provision of the national Constitution which empowers Congress to establish "uniform" laws on the subject of bankruptcies throughout the United States. Under the bill the debtor must make an assignment under the State insolvency laws. He does not make his appearance in the bankruptcy court until he asks for his discharge, and this is his only appearance there. Up to that time the proceedings are in the courts of the State in which the debtor lives, and, as the insolvent laws of the States differ, there can be no such thing as the required constitutional "uniformity" under such a law. The minority of the committee seem to have the majority on the hip in this vital point. It appears that Montana has no insolvency law at all. A citizen of Montana would be excluded from the benefits the bill confers because he could not fulfill the conditions preliminary to a discharge. Other States, too, might efface their insolvency statutes. These State insolvency laws vary greatly, and to incorporate their machinery into a national bankruptcy law would introduce confusion worse confounded. A bankruptcy law with such an element of unconstitutionality in it would be resisted at once by the first important interest adversely affected by it, and probably with success.

There are other objections to the bill. A well-considered bankruptcy law would give preferences to laborers in the distribution of the bankrupt's assets. The rejected Torrey bill made such preferences compulsory, but the Bailey bill leaves this optional with the debtor. Under the latter no debtor owing less than $200 can secure a discharge, while there was no such limitation in the Torrey bill. Then, the Bailey bill is self-limited in its operation to two years. The minority argue that if the law be a proper one it ought to be permanent. They also regard the bill as one-sided and partial in its operation in exempting trust companies from penalties imposed on persons who do not properly account for trust funds.

A well-drawn bankruptcy law which receives the approval of the commercial community, such as the Torrey bill received, would benefit trade by increasing public credit. On the other hand, there seems to be substantial ground for the charge contained in the minority report that the passage of the Bailey bill would retard rather than promote the interests of the public.

There are those who are opposed to the passage of a bankruptcy bill of any sort, regarding such laws as elaborate methods by which debtors may escape their obligations. Nothing is gained, however, by keeping great numbers of unfortunate debtors, often the victims of trade conditions which they could in nowise control, in hopeless insolvency. It was designed that the authority to pass bankruptcy laws found in the Constitution should be used. We have been passing through a period of business depression, owing to several causes, which has produced very many business failures, abundantly attested by the reports of the commercial agencies as well as by common observation. The business world seems to present conditions which call upon Congress to pass a good bankruptcy law. The curious commingling of State and Federal law contained in the Bailey bill is, as the author of the bill declares, a departure from all previous enactments on this subject. To favor the passage of such a law, the minority of the Judiciary sententiously observe, would indicate that they had never read the Constitution.—Public Ledger, Philadelphia.

THE BAILEY-GEORGE BILL UNCONSTITUTIONAL.

Mr. R. E. Cowart, a prominent member of the bar of Dallas, Tex., has been in the city sometime prosecuting an important claim before the Interior Department. The reporter met him last night at the Metropolitan Hotel, and learned from him that while here he has interested himself in prospective bankruptcy legislation by Congress at the solicitation of many of his friends and clients in Texas.

In reply to an inquiry as to the merits of the pending bills, Mr. Cowart said: "When I first took this matter up my thought was simply to secure favorable action by Congress without reference to whether it should pass the purely voluntary bill of Mr. Bailey and Senator George, or whether it should pass the voluntary and involuntary bill embracing the rights of both the debtor and creditor, known as the Torrey bill. A careful study of the two measures has been most interesting and instructive. The fact that Judge Culberson, of our State, and Mr. Wash-

ington, of Tennessee, both recently made speeches in the House against the Bailey-George bill, and in favor of the Torrey bill, after having voted heretofore for the former measure, when those two bills were considered by that body, put me on my guard as to the wisdom of Messrs. Bailey and George upon this subject.

"This Bailey-George bill is admittedly an experiment; no such bill was ever a law in this or any other country. Why any Member of Congress should want to pass such a bill in opposition to the well considered, generally indorsed, and equitable Torrey bill is beyond my comprehension."

Upon the subject of the constitutionality of the Bailey-George bill, he said: "During the recent debate in the House it transpired that a report from the Committee on the Judiciary of that body, made by Judge Wolverton in the last Congress, had pronounced the bill of Mr. Bailey unconstitutional upon many grounds. I secured a copy of that report and examined it with great care and interest. I was so much impressed with it that I took it to four or five eminent lawyers, all Members of Congress and heretofore classed as favorable to that bill, and discussed the subject with them. None of them had ever seen it before. Each of them agreed that the arguments therein contained were unanswerable, and that the Bailey-George bill if passed would simply be a nullity.

"The Bailey-George bill depends upon the assignment laws of the different States for its enforcement. These laws, as it is well known, differ in many important respects in nearly every State. For instance, the assignment laws of my State, Texas, are radically different from those of Louisiana, and a man who lives in Texas and owns property both in Texas and Louisiana, could not make an assignment which would be valid in both of those States, and under that bill, and hence could not secure relief as a bankrupt.

"It is within the power of any State, if the Bailey-George bill should be passed, to repeal its assignment laws and thereby suspend the bankruptcy law in such State, and thereby deny the citizens of that State their rights as citizens of the United States to have a bankruptcy law in force."

In regard to the Torrey bill the gentleman said: "The Constitution provided for a voluntary and involuntary bankruptcy law, and we have arrived at that stage where a permanent bankrupt law should be adopted. I find that the Torrey bill is complete and comprehensive of the whole subject, and that there is no reason why any debtor who simply desires a discharge should prefer the other bill to it, as his rights are amply protected therein. I am satisfied that in administration it will be much less expensive and much more efficacious in all respects than any bill now pending as a substitute for it. The Torrey bill is comprehensive, equitable, easy of administration, and inexpensive. I am satisfied that if it should be passed that it would so commend itself to the people that we would never again be without a permanent law."

Concerning the view of Judge Culberson, Mr. Cowart said: "I am very much gratified, and I am sure all Texans will be, at the position taken by Judge Culberson. He has repeatedly told me that he could see no objection whatever to the bill as passed by the House; that it is the best bill ever introduced in Congress on this subject; that the rights of debtors and creditors are carefully guarded therein, and that it is impossible under that bill to put a solvent debtor into bankruptcy. He has assured me also that no purely voluntary bill can be passed by Congress. He spent several years when the Democrats were in power trying to get such a bill passed, and failed."

When speaking of Mr. Bailey, he said: "I suppose Mr. Bailey has a pride in the authorship of his voluntary bill which induced him in a great measure to oppose the Torrey bill. I think he should be content with the record made by him in the House, and I trust that in view of the necessity on the part of his constituents of having some bill passed, he will cease his opposition and permit this bill to go through the Senate."

Mr. Cowart was much pleased by the fact that eight members of the Texas delegation in the House voted for the Torrey bill, while only two voted against it. Three did not vote.

When asked as to the opposition to the bill, if any, other than Mr. Bailey and his followers, he said: "I understand that the chief opposition to it outside of Congress is by a few great houses, who can impose upon other houses and upon their debtors by their own strength under present laws, and, hence, they do not want any law passed which will take away their power to keep their honest debtors in bondage and compel them to practice the rules of equity in dealing with other creditors. An able representative from one of such houses, about the largest in the country, is, I am informed, now here working to secure the postponement and ultimate defeat of bankruptcy legislation."—News, Dallas, Tex.

THE COUNTRY SORELY NEEDS IT.

It is to be sincerely hoped that Congress will not adjourn without passing a bankruptcy bill.

As the result of the accumulating misfortunes of years, some of the most energetic business men have ceased to be a factor in the field of development and

enterprise. Discharge these men from debts that they can never pay and the return of business activity and good times will be hastened. Some Southern and Western Congressmen are in favor of a purely voluntary bankruptcy law, and are intensely opposed to involuntary bankruptcy. They say they want a bill that will relieve unfortunate debtors and not one which can be used by creditors as an agency to force debtors into the Federal courts. This is a mistaken policy. It threatens to prevent the speedy enactment of some bankrupt law, which is the need of the hour, and it finds cause for alarm where none exists.

Under the bankruptcy law that was repealed in 1878 less than 5 per cent of the cases in bankruptcy were involuntary. That law worked well, the main objection to it being its costly administration, the fees in many instances eating up the lion's share of the estate. This objection has been guarded against in the bill pending in Congress.

But as to the objection of some of our Western and Southern Congressmen, surely it would be unjust to hold in bondage 95 per cent of those who failed in business through fear that 5 per cent might be forced into involuntary bankruptcy. The business interests of the country require that the unfortunate class of debtors who became the innocent victims of an unfavorable commercial reaction over which they had no control be allowed to reenter business life with hope. Those interests look for the speedy enactment of a bankrupt law in a shape to be approved by the President.

Apart from public interest it will hardly be denied or doubted that this country stands sorely in need of a uniform bankruptcy law, without which the commercial relations between sections and also between wholesale and retail dealers must be constantly hampered. It is to be hoped that the Senate will not waste its time in useless debate on this subject, but will act promptly.—Post, Houston, Tex.

ITS PROVISIONS.

Every little while there is a demand for the passage of a bankruptcy law, and we suppose one of the results of the late depression will be a renewal of the agitation for such a measure. There are many things to be said in favor of such legislation and not much that is substantial to be urged against it. The merits of the bankruptcy law are twofold. They furnish creditors with a safeguard and they relieve honest debtors of burdens which prove very oppressive.

There is a bill before Congress known as the Torrey bill. It provides that a person may voluntarily go into bankruptcy or he may be placed in bankruptcy by his creditors. Under it farmers and wage earners may go voluntarily into bankruptcy, but can not be compelled to do so by their creditors. There is no limit to the amount for which a person may become bankrupt voluntarily, but no person can be forced into bankruptcy unless he owes $500 or upward, which is not secured. The act provides that where preferences are given within four months of the act of bankruptcy of involuntary assignment they may be set aside, and, of course, all fraudulent liens or encumbrances are declared void as against the creditors in bankruptcy. The act reserves to bankrupts all the exemptions which they are entitled to under the laws of their several States. The following acts would be regarded as rendering the person liable to be declared a bankrupt: Having absconded or remained away from his usual place of abode for the purpose of avoiding the service of process or to prevent an inquiry into his own affairs by his creditors, provided the proceedings are taken within six months after such absence has begun; having failed for thirty days to release property upon which there is a levy of $500 or upward; having made a transfer of property to defeat creditors, given a preference while insolvent or confessed judgment to defeat his creditors, or secreted his property to avoid legal process, or suffered an execution for $500 or upward to return nulla bona, or failed for thirty days to pay his commercial paper to the amount of $500.

If a person has committed any of the foregoing acts and his creditors are less than 12 in number one of them to whom he is indebted in the amount of $500 may begin proceedings of insolvency against him, but if his creditors are more than 12 in number it is necessary that three creditors whose united claims amount to $500 should begin proceedings. After an estate has been administered in bankruptcy the debtor, if he has not contravened the provisions of the bill; that is to say, if he has been honest in his transactions with his creditors, is entitled to a full and absolute discharge from all his debts, retaining such property as by the law of the State is exempt from execution.

Creditors, as a rule, all the world over are satisfied to give the honest debtor a chance to retrieve his fallen fortunes. In a large majority of cases, if the individual who is bankrupt turns over interest faithfully and honestly to his creditors they will assist him to obtain his discharge. There must be in this country at the present time a very great many persons who are financially embarrassed. Undoubtedly a revival of business is somewhat retarded by the fact that so many persons are in debt and do not see their way clear to pay their debts. They hardly feel like asking for credit and if

they did their chances of getting it would be greatly reduced because of their existing indebtedness. It is not that their trustworthiness or business integrity is at all injured, but persons fear to make advances to them lest creditors may take the opportunity of enforcing their claims against them. A good general bankrupt law would do much good and the Torrey act seems to be well framed and to meet all the necessities of the case.—Telegraph, Seattle, Wash.

IMPERATIVELY NEEDED NOW.

The ideal time to pass a national bankrupt law would have been a time when there was no immediate necessity for it, and when its provisions could have been considered disinterestedly and dispassionately. Calmness is well-nigh as desirable in the exercise of the legislative functions as in the exercise of the judicial function. But the time when a bankrupt law could have been considered from an abstract standpoint has gone by. A time has come when a bankrupt law is imperatively needed, and one will have to be passed in a hurry and used green.

There may be some consolation from the point of view of poetic justice in the fact that the class of people who exerted the strongest effort against the passage of the Torrey bill are the very ones likely to suffer most if the law passed under stress contains provisions which favor the fleecing of creditors. The opposition to the Torrey bill came from strong, selfish men doing a widely extended business and able to watch their interests so closely that when a customer in any part of the country gave signs of shakiness they could rush in ahead of other creditors and attach everything in sight. They were moved in their opposition to the bill by motives wholly selfish and at war with the public good, and if they suffer they will deserve little sympathy and get less.

Bankrupt legislation has always been put off until it was immediately needed, and that, perhaps, is the reason why our bankrupt laws of the past embodied crudities which led to their early repeal when the crises had passed which called them into being.—Wisconsin, Milwaukee, Wis.

IT PROTECTS THE HONEST MAN.

The business men of the United States are, as a class, familiar with the provisions of what is known as the Torrey bankruptcy bill, for the measure has in one form or another come up at every session of Congress for the past fourteen years, and has grown into what it is in full view of the public. A careful writer, summing up its merits, says:

"This bill has been prepared with more care, more consultation with eminent members of the bar and men of large commercial experience, it is safe to say, than any other bill that has been submitted to the action of Congress within many years. The failure to get favorable action upon it in previous Congresses has not been time lost; it has afforded more opportunity for the perfection of all parts of the bill, and for consideration of it and action upon it by commercial bodies. The organizations that have asked the enactment of this bill into a law number hundreds, and they are scattered all over the country. The care given to the preparation of the bill and the number and character of the memorials for its passage are sufficient of themselves to command the favorable action of Congress."

The most serious opposition to this well-digested bill at the present time seems to come from a class of people, represented on the floor of the House by Bailey, of Texas, who object to provisions enabling a creditor to throw a debtor into involuntary bankruptcy, but are heartily in favor of a measure that would enable a debtor to secure a discharge from his obligations. The object of a bankruptcy bill, and of all legislation on kindred subjects, should be to protect honest men, be they debtors or creditors, and to discourage greed and dishonesty, no matter whether the man prone to those vices belongs to the debtor or the creditor class.—Wisconsin, Milwaukee, Wis.

THE LION AND THE LAMB SHARE ALIKE.

There is an influential class of opponents of the passage of a national bankruptcy law who have not cut much figure in public discussions of the question, but who have lost no opportunity of working against the bill. These are large concerns which do business on a scale so extended that they can afford to retain lawyers and other agents to look closely after their interests in the different localities in which they trade, and who are always the first to jump in and seize the assets of a debtor whom they consider shaky. This course leaves little or nothing for other creditors; but the big fellows don't care for that. The effect of ruthlessly slapping attachments on the honest and solvent merchant's stock is often quite as disastrous and quite as much of a hardship as forcing him into involuntary bankruptcy would be. Yet under the present system creditors may feel obliged to take this step as a matter of self-protection. If there were a national bankruptcy law, and they knew they would have an even chance at the assets in any event, they would be inclined to hold off, giving the merchant an opportunity to continue and work out his own salvation in his own way.

It is evident that the business interests of the country will suffer until we have a national bankruptcy law. It is evident that a most essential and beneficial feature of such a law will be its provision for uniformity in the collection of debts, and the placing of large creditors and small creditors on a plane of equality. The present chaotic condition of affairs is taken advantage of by rascally debtors to cheat creditors, and the class of creditors who suffer most are those who are least able to lose. It is also taken advantage of by wealthy creditors to save themselves, irrespective of the wrecking of the interests of others whose equitable rights are as great or greater than their own.

A good national bankruptcy law is needed.—Wisconsin, Milwaukee, Wis.

WHY DELAY ITS PASSAGE?

A great number of business men's associations have forwarded memorials to Congress urging the passage of the Torrey bankruptcy bill. The press of the country is generally advocating it. The measure has been carefully considered and approved by professional and business men in all parts of the country. It has been long pending in Congress. Why, then, the long delay in taking action upon it? Is it that the Members of the present Congress are incapable of making up their minds on any important public measure, and think they are only at Washington to draw their salaries?—Sentinel, Milwaukee, Wis.

IT DESERVES SUCCESS.

It is good news that the Torrey bankruptcy bill is likely to be favorably reported by the House Committee on Judiciary before the end of the session. It deserves to become a law, and its consideration will call to it more attention throughout the country than it has yet received.—Sentinel, Milwaukee, Wis.

A MEASURE FOR THE PROMOTION OF COMMERCE.

The Milwaukee Chamber of Commerce has very properly put itself on record with the commercial bodies which favor the enactment of a national bankruptcy law. And it has also wisely recommended the passage of the Torrey bankruptcy bill. For years past there has been a strong and growing demand in business circles for a uniform system of bankruptcy proceedings, and hundreds of trade organizations have petitioned Congress for the passage of the Torrey bill. This measure has been before the public for some years. It was passed by the House of Representatives of the Fifty-first Congress, and was favorably recommended by the Judiciary Committee of the Senate, but it was not reached for consideration, and was therefore reintroduced at the beginning of the last session of Congress, and is now on the Calendar. It is irrepressible, and if the combined influence of a majority of the commercial organizations in the United States has any weight the bill will be passed in the near future.

The Torrey bill was framed with great care, and does not infringe in any particular upon the rights of the States. It is based on the principle that a bankruptcy law should be limited to the determination of the question as to whether the property of an individual, firm, or corporation in debt should or should not be administered for the benefit of the creditors, because of fraudulent acts or because of insolvency; as to the distribution of the estate among those to whom it rightfully belongs; as to the discharge of the bankrupt, and as to the punishment of those who have done wrong in contemplation of bankruptcy. It has so well covered these points that it has been concisely summarized by one of its ardent supporters as follows: "A measure for the discharge of honest insolvents, the diminution of fraud, the prompt and economical administration of bankruptcy estates, the maintenance of integrity in transactions on credit, and the promotion of commerce."—Merchant and Manufacturer, Milwaukee, Wis.

A JUST AND INEXPENSIVE LAW NEEDED.

The Nashville American is calling for a national bankrupt law. Very likely there will soon be a general demand for such a measure.

Before the present financial strain is over there will be numbers of persons who will be found to be insolvent, and it would be better for them and for the country that they should be allowed to start afresh than to leave them to struggle under the burden of debts which they can neither pay nor be discharged from. We expect soon to hear a loud cry, particularly from the West, for a national bankrupt law. Indeed, such a law has been long needed; but the recollections of the last law on the subject, and of the hardships then suffered by creditors, have disinclined many Southern Congressmen to favor any of the various bills proposed.

What this country needs is a simple, speedy, and economical law. We should like to see the fees of court officers made low and the provisions of the law made so explicit that lawyers could afford to charge moderate fees for their professional services.

The last bankrupt law was administered in many parts of the South by court officers who were odious to the people, and many of them proved to be dishonest adventurers. Hence the very name of

"bankrupt law" stinks in the nostrils of many very worthy people and makes them hostile to all proposed measures of this character. It is not to be wondered at that this feeling prevails. But a little consideration ought to convince all such opponents of a bankrupt law that we need have little or no apprehension of this sort now. Few of the bankrupt harpies of olden times remain with us, and these could not exert such power as they used to be allowed to exercise.

The New York Journal of Commerce says that ever since the repeal of the former bankrupt law the business men of the East have sought for a new one, but that many Representatives from the West and South have been "under the impression that they were serving the interests of their constituents by opposing it." These persons, the Journal says, were willing to have a law providing for voluntary bankruptcy, "but, as the merchants in their districts were often in debt for goods bought in the East, they believed they were taking care of the interests of their own people in denying to the Eastern merchant the power to throw his debtor into bankruptcy." "Another consideration that had weight," continues the Journal, "was the belief that under the State insolvency laws the creditor who was near by had a good deal of advantage over the remote creditor, and the opponents of national bankrupt laws believed that they were not only protecting their debtor constituents but their creditor constituents also by their course."

It is possible that a few sordid persons were influenced by the consideration last mentioned; but they were very few. Southern hostility to the bankrupt law was the outgrowth of the wrongs our people suffered by that law—or rather from the persons who were appointed to administer it. It is associated, too, with the days of "carpetbaggery" and "scalawaggery," but we doubt not that all these memories will be put aside if a bill is framed which will be just, and as inexpensive as it is possible to make such a law. This sort of law is needed; such a law Congress can and should give the country.—Dispatch, Richmond, Va.

BILLS, DOCUMENTS, REPORTS, ETC., PUBLISHED BY CONGRESS.

Bills, documents, and reports, embodying a consideration of every branch of the subject of bankruptcy legislation, have been published by Congress as follows:

Senate Mis. Doc. No. 245, Fifty-first Congress, first session; introduced by Senator Cockrell. A memorial giving sixteen reasons why Congress ought to enact a uniform bankruptcy law.

Senate Mis. Doc. No. 24, Fifty-first Congress, second session; introduced by Senator Vest. Resolutions setting forth that financial crises are due to a want of confidence; that proper bankruptcy legislation would strengthen confidence and prevent panics.

Senate Mis. Doc. No. 37, Fifty-first Congress, first session; introduced by Senator Mitchell. Proceedings of the Portland (Oreg.) Chamber of Commerce, setting forth reasons why the West is specially interested in bankruptcy legislation.

Senate Mis. Doc. No. 53, Fifty-first Congress, second session; introduced by Senator Cockrell. A memorial of the Mechanic's Exchange of St. Louis, giving reasons why mechanics are interested in bankruptcy legislation, and protesting against the enactment of a one-sided or "voluntary only" bankruptcy law.

Senate Mis. Doc. No. 61, Fifty-first Congress, second session; introduced by Senator Casey. An address of the National Brick Manufacturers' Association of America, pointing out that the rights and responsibilities of citizens ought not to be affected by crossing a State line.

Senate Mis. Doc. No. 72, Fifty-first Congress, second session; introduced by the Vice-President. A memorial of the National Builders' Association, stating that they believe it right "to give and take by the same rule."

Senate Mis. Doc. No. 78, Fifty-second Congress, second session; introduced by Senator Washburn. An appeal of the National Bankruptcy Organization, representing citizens and organizations of every State in the Union, embodying twelve speeches advocating the passage of the Torrey bill.

Senate Mis. Doc. No. 85, Fifty-first Congress, second session; introduced by the Vice-President. A memorial of the Philadelphia Board of Trade, embodying statistics showing the increase of commercial failures.

Senate Mis. Doc. No. 48, Fifty-second Congress, first session; introduced by Senator Perkins. Addresses, memorials, petitions, and resolutions of sixteen commercial, industrial, economic, and professional bodies; clippings from the press; statistics concerning commercial failures; report of the House Committee on the Judiciary, Fifty-first Congress, and a summary of the Torrey bill.

Senate Mis. Doc. No. 158, Fifty-second Congress, first session; introduced by Senator Cockrell. Proceedings of the American Boiler Manufacturers' Association, and of the St. Joseph (Mo.) Board of Trade, and interviews with prominent citizens of St. Joseph.

Senate Mis. Doc. No. 160, Fifty-second Congress, first session; introduced by Senator Warren. Proceedings of the Wyoming Stock Growers' Association, and the Salt Lake Chamber of Commerce, and interviews with prominent citizens of Omaha.

Senate Mis. Doc. No. 174, Fifty-second Congress, first session; introduced by Senator Dolph. A memorial of the National Board of Trade and an address to Congress, together with interviews with Messrs. E. C. Simmons, James O. Broadhead, and George Sengel, and resolutions of the St. Louis Retail Grocers' Association, and an address by Mr. William E. Schweppe.

Senate Mis. Doc. No. 179, Fifty-second Congress, first session; introduced by Senator Wolcott. A report of a special committee of the Denver Chamber of Commerce and Board of Trade, showing that the enactment of the Torrey bill will strengthen credit and promote the interests of wholesalers, retailers, and consumers.

Senate Mis. Doc. No. 182, Fifty-second Congress, first session; introduced by Senator Perkins. The memorials of the Mobile Cotton Exchange, Mobile Chamber of Commerce, and ten other bodies, together with editorials from leading newspapers and interviews with prominent jurists, businessmen, bankers, and lawyers.

Senate Mis. Doc. No. 185, Fifty-second Congress, first session; introduced by the President pro tempore. Proceedings of and an address by Mr. John A. Lee, before the annual convention of the Travelers' Protective Association of America, embodying twelve reasons why a bankruptcy law should be passed.

Senate Mis. Doc. No. 215, Fifty-second Congress, first session; introduced by Senator Mitchell. A memorial on behalf of honest insolvents, consumers, retailers, wholesalers, manufacturers, commercial, industrial, and professional bodies, and the people at large; and a reply by Mr. J. K. Burnham to arguments against bankruptcy legislation.

House Report No. 1386, Fifty-first Congress, first session; from the Committee on the Judiciary, recommending the passage of bill No. 3316 (the Torrey bill).

House of Representatives, Fifty-first Congress, first session. The Congressional Record of July 23, 24, and 25, 1890, containing the debates on the bill just before its passage by the House.

House Report No. 1674, part 1, Fifty-second Congress, first session; from the Committee on the Judiciary, recommending the passage of H. R. 9348 (the Torrey bill).

House Report No. 67, Fifty-third Congress, first session; from the Committee on the Judiciary, recommending the passage of H. R. 139 (the Torrey bill). This report adopts and reprints report No. 1674 of the preceding committee.

House Report No. 206, part 3. Fifty-third Congress, second session; from the Committee on the Judiciary. This is the minority report by Judge Wolverton in which the Bailey and Torrey bills are compared at length.

House of Representatives, Fifty third Congress, first session; speeches by Messrs. Oates, Boatner, Ray, Kilgore, and Stone, pp. 2777 to 2790. Speeches by Messrs. Denson, Dalzell, Ray, Bryan, Culberson, Oates, Allen, and others, pp. 2798 to 2816. Speeches by Messrs. Combs and Kilgore, pp. 2825 to 2836. Speeches by Messrs. Boatner, Bailey, Oates, Kilgore, Kyle, and Brosius, pp. 2866 to 2880. Speeches by Messrs. Broderick, Draper, and Dingley, pp. 2966 to 2970. Speech by Judge Wolverton, p. 3003.

House of Representatives, Fifty-third Congress, second session; speeches by Messrs. Oates, Stockdale, and Boatner, pp. 40 to 56. Speeches by Messrs. Bailey and Oates, pp. 101 to 116. Speeches by Messrs. Cannon, Van Voorhis and others, pp. 120 to 124.

House of Representatives, Fifty-third Congress, second session; speeches by Messrs. Boatner, Ray, Powers, and Stone, pp. 7547 to 7564. Speeches by Messrs. Powers, Stone, Holman, Cobb, Bland, and others, pp. 7596 to 7598.

House Report No. 1228, Fifty-fourth Congress, first session; from the Committee on the Judiciary, recommending the passage of H. R. 8110.

Senate Doc. No. 208, Fifty-fourth Congress, first session, introduced by the President pro tem. A memorial from the New York Credit Men's Association, setting forth the reasons why the passage of the Torrey bankruptcy bill will make credits more secure and promote the best interests of the debtors and creditors of the whole country.

MEMORIAL FROM THE NEW YORK CREDIT MEN'S ASSOCIATION FAVORING A UNIFORM BANKRUPTCY LAW.

[Senate Doc. No. 208, Fifty-fourth Congress, first session.]

To Congress:

Your memorialist, the New York Credit Men's Association, respectfully represents that it is composed of men, both debtors and creditors, who are engaged in securing and giving credit in the transactions of the commercial, professional, and industrial world; that its objects are to prevent imposition, injustice, and fraud among all those within the sphere of its influence, to the end that their prosperity and happiness may be augmented.

Your memorialist calls attention to the fact that under the plan of organizing the Government, as adopted by our constitutional forefathers, it was provided that Congress should enact uniform bankruptcy laws for the whole country, and the States were forbidden to impair the obligations of contracts; that it follows, therefore, that a State can not enact a bankruptcy law; that the fact that Congress has given this constitutional right to the people only for three limited periods has resulted in the several States enacting makeshift laws for the adjustment of the affairs of unfortunate debtors and their creditors; that these attempts on the part of the States constitute a most effective protest against further inaction on the part of Congress; that it was and is, and under the Constitution must always remain, impossible for the States to pass a comprehensive bankruptcy law; that the more their legislatures have struggled with the problem of how to avoid the provisions of the Federal Constitution as above, and at the same time to give relief to debtors and creditors, the less we know of our rights as debtors and creditors; that with the existing status of State insolvency laws and decisions, confusion and chaos reign supreme, resulting in credit being insecure to those who give it, and costly to those who receive it.

Your memorialist further represents that the failures of those engaged in the various branches of commercial, professional, and industrial pursuits have reached the enormous number of 171,389, and their total liabilities have amounted to the great sum of $2,611,521,704 in the last seventeen years; that this army of unfortunates should not be left without the relief which was guarantied to them by the Federal Constitution at the time of its adoption, and there ought to be in force a bankruptcy law for the equitable adjustment of the transactions represented by these enormous liabilities.

Your memorialist further represents that although our laws for the promotion of credit have been ineffective and permissive of wrongdoing, the actual cash used in conducting business, running the factories, and employing the army of laborers from day to day all over the country is infinitesimally small as compared with the great volume of credit used therein; that, in fact, credit plays so important a part in conducting the affairs of those who do the work of the world that if it should be withdrawn or materially diminished it would well nigh stop the wheels of commerce and cause untold suffering to labor.

Your memorialist further represents that a perfect credit system would almost do away with the necessity for money; that if credits be secure, the transactions of the business man and laborer may go on uninterrupted, although the speculative world may writhe in the throes of a panic for the want of ready money; that it is, therefore, of the greatest importance to debtors and creditors that our laws should protect the rights of both.

Your memorialist further represents that the enactment of a wise and equitable bankruptcy law would produce many good results, and among them the following: Strengthen the credit of the manufacturers who buy from the producers of raw material, and thereby stimulate the production of all raw materials; extend the credit of jobbers, who buy from manufacturers, and hence increase manufacturing; enlarge the credit of retailers, who buy from jobbers, and thereby enlarge the volume of the retail trade; in extending credit make more continuous than at present the employment of laborers in the various ramifications from the production of raw materials through their various transition periods to their final use by the consumers, and secure to honest unfortunate debtors a discharge, and to dishonest ones a merited punishment, and to their creditors the enforcement of their equitable rights.

Your memorialist further represents that the Torrey bankruptcy bill was originally drafted, and has since been amended from time to time, in the best interests of both the debtor and the creditor classes of the whole country; that it is couched in plain and concise language, and is comprehensive of the principles which such a law ought to contain, and therefore should be enacted at the present session of Congress, not only for the benefit of those who secure and give credit, but for the whole people.

Respectfully submitted.

NEW YORK CREDIT MEN'S ASSOCIATION,
By M. E. BANNIN, *President.*

Attest:
WM. A. PRENDERGAST, *Secretary.*

A SUMMARY OF THE TORREY BANKRUPTCY BILL.

A summary, in a paragraph, is as follows:

A measure for the discharge of honest insolvents, the diminution of fraud, the prompt and economical administration of bankruptcy estates, the maintenence of integrity in transactions on credit, and the promotion of the industries and commerce.

A summary in brief is as follows:

A voluntary bankrupt is one who petitions to be, and is adjudged such; an involuntary bankrupt is one who has been adjudged such in a suit brought by his creditors. The rights and duties of voluntary and involuntary bankrupts and their creditors are identical.

Farmers and wage earners may go voluntarily into bankruptcy, but their creditors can not bring suits in bankruptcy against them.

Anyone except corporations, irrespective of whether they owe more or less than $1,000, may become a voluntary bankrupt.

Persons, firms, and corporations (except farmers and wage earners) who owe $1,000 or more, and have committed an act of bankruptcy according to the evidence in a fair and impartial trial, before a jury if desired, may be adjudged bankrupts upon the petition of creditors.

An act of bankruptcy by a debtor consists of conduct or acts calculated to defraud the creditors or insolvency followed by a protracted default of payments due or a failure to prevent an inequitable distribution of the estate.

Creditors need not proceed against a debtor who has committed an act of bankruptcy any more than they need sue every debtor who is in default in payment.

A petition can be filed against a debtor who has committed an act of bankruptcy

by three creditors who together have unsecured claims for or over $500; if there are less than twelve creditors, one of them holding such a claim may file the petition. After the suit is begun the defendant will be served as in ordinary suits, and will have "his day in court" and a trial by jury if he desires.

If a judgment in a bankruptcy suit is for the plaintiffs, the defendant will be adjudged a bankrupt. In that event he will retain the exemptions allowed by the laws of the State in which he lives, and, if an honest man, will be released from his debts, and thereby given an opportunity to begin life anew and be relieved from the demands of his creditors to make good his former misfortunes. If the judgment is for the defendant, the petition will be dismissed at the costs of plaintiffs, as in other suits.

The property of the debtor will remain in his possession and under his control until after adjudication that he is a bankrupt, or the dismissal of the petition, unless the creditors shall give bond and secure its attachment; in that event the debtor may retain possession of his property upon giving a forthcoming bond.

The United States district courts will have jurisdiction of the administration of bankruptcy estates. They can not be administered in the State courts, because Congress has no power to compel State courts to administer national laws.

State courts will retain their jurisdiction to hear and determine controversies between the trustee and adverse claimants concerning property rights.

Controversies may be arbitrated or compromised under the direction of the court.

The offices of referee and trustee are the only ones created by the act.

The referee is an assistant judge, and will be appointed in such numbers and in such localities as will be best calculated to secure a prompt administration of the act and serve the convenience of all parties having bankruptcy business.

The trustee will receive the title of the bankrupt to his property and administer the estate. He will be elected by the creditors in each case. He may recover all property which has been hidden away or fraudulently conveyed.

The clerk will receive a $10 filing fee in each case and no further compensation.

The referee will receive 1 per cent upon the net amount paid in dividends to creditors from each estate administered before him, or one-half of 1 per cent from estates in which there is a composition, and a filing fee in each case of $10.

The trustee will receive 5 per cent on the first $5,000 paid in dividends to creditors, 2 per cent on the second like amount, and 1 per cent on additional amounts, and in each case a filing fee of $5.

The compensation of the referees and trustees will not be paid until the estates have been administered and the records returned to court.

Making the amount of the fees received and the time of payment depend upon the prompt and economical performance of their duties by the referee and trustee will result in the quick and economical administration of bankrupt estates.

The fees of the clerk, referee, and trustee need not be paid by a proposed voluntary bankrupt who files with his petition an affidavit that he is without and can not obtain the money with which to pay such fees.

The expenses of administering the estate will not be paid until reported in detail under oath and allowed by the court.

The debts which have priority are expenses of caring for the property, filing fees, costs, wages due workmen, clerks, or servants which have been earned within three months, not exceeding $300 to each one, and debts entitled to priority by State or national laws.

Compromises, involving more time in which to pay or a reduction of the amount to be paid, may be readily and cheaply effected between honest debtors and their creditors, under very careful restrictions, after a voluntary or involuntary petition has been filed, and either before or after the defendant has been adjudged a bankrupt.

Compromises which have been fraudulently obtained may be set aside upon application made within six months after they were granted.

A petition for a discharge may be filed by a bankrupt, not a corporation, after two and within the next four months after the adjudication, or conditionally within the next six months, but not afterwards; it must be filed in the court where the proceedings are pending. The discharge will be granted unless the bankrupt has been convicted of having committed some one of the acts forbidden by the bill—giving a preference which has not been surrendered, knowingly made a materially false statement in writing for the purpose of obtaining credit, made a fraudulent transfer of his property, or fraudulently destroyed or neglected to keep books or records showing his financial condition.

Discharges which have been fraudulently obtained may be set aside upon application made within two years after they were granted.

Fraudulent bankrupts, embezzling officers, and creditors who have proven false claims may be punished by imprisonment.

Notices will be sent, at trifling cost by the referee, to all creditors of each step in the proceedings, including the hearing on the application of the bankrupt for a discharge.

Creditors may be heard at all times in support of, or in opposition to, any proposed step in the administration of the estate.

Claims may be proven by the simple oath of the creditor, and will be allowed, upon being filed in person or sent by mail, without the payment of any filing fee; if it is thought that an allowed claim is fraudulent it may be suspended and investigated.

Preferences are forbidden, and those which have been given may be set aside if proceedings intervene within four months after they have been given.

Valid liens will be upheld; fraudulent ones will be set aside.

Present legitimate business methods will not be interfered with by the bill. It is not a measure relating to transactions between honest solvent persons, firms, or corporations; but for the relief of honest insolvent debtors, the prevention of dishonesty, and the administration of the estates of insolvent and dishonest debtors more economically and equitably than it is possible to do under present laws.

The bill contains the provisions, in addition to the foregoing, necessary to make it a permanent and complete equitable bankruptcy code.

COMMERCIAL FAILURES, AS AFFECTED BY BANKRUPTCY LEGISLATION.

It is respectfully submitted that failures would be decreased if there was in force an equitable national bankruptcy law, which would protect debtors in their rights, prevent creditors from taking advantage of each other and their debtors, and as a result prevent failures. Under such a law assets which are now lost by enforced sales and frittered away in the payment of unnecessary and excessive costs would be distributed among the creditors pro rata quickly, and at a minimum expense.

The figures relating to failures in the United States have been compiled by the Bureau of Statistics of the Treasury Department from the annual circulars of the Mercantile Agency (Messrs. R. G. Dun & Co.), and are as follows:

Table of commercial and industrial failures in the United States.

The number of failures by persons, firms, and corporations engaged in commercial and industrial pursuits, the number of those so engaged, the percentage of the former to the latter, and the total and average amount in dollars of the liabilities of those who have failed from 1879 to 1895, inclusive, are shown by States and Territories, as follows:

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
ALABAMA.				
1879	24	5,483	0.44	$202,109
1880	47	6,597	.71	759,694
1881	104	7,050	1.46	2,041,340
1882	85	7,364	.15	1,188,276
1883	55	8,159	.67	650,710
1884	68	8,388	.80	1,453,311
1885	39	8,616	.45	1,017,135
1886	118	9,018	1.31	1,878,716
1887	99	9,587	1.03	1,637,477
1888	161	10,172	1.58	1,692,622
1889	134	9,886	1.35	1,368,252
1890	186	10,315	1.80	2,226,300
1891	258	10,229	2.52	3,396,365
1892	228	10,287	2.22	2,108,675
1893	178	10,290	1.73	2,439,200
1894	190	10,261	1.85	2,944,309
1895	140	10,280	1.36	1,320,250
Totals and average	2,114	.....	1.26	28,324,741
ARKANSAS.				
1879	48	4,349	1.10	425,427
1880	26	5,227	.50	340,072
1881	102	6,096	1.67	952,532
1882	95	6,593	1.44	754,724
1883	84	6,853	1.21	596,723
1884	121	7,092	1.70	1,149,164
1885	94	7,734	1.22	818,325
1886	100	7,627	1.31	1,178,651
1887	90	9,817	.92	837,900
1888	156	8,880	1.76	1,245,546
1889	173	9,452	1.82	994,392
1890	212	10,267	2.06	1,817,305
1891	185	10,575	1.75	2,203,819
1892	211	10,672	1.99	1,902,697
1893	164	10,641	1.54	3,655,881
1894	170	10,711	1.59	1,383,010
1895	154	10,552	1.46	1,046,700
Totals and average	2,185	.....	1.47	21,302,868

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
CALIFORNIA.				
1879	472	17,343	2.72	$7,967,854
1880	295	18,409	1.60	2,919,400
1881	275	19,345	1.43	2,790,000
1882	375	20,007	1.88	3,747,000
1883	429	21,105	2.03	4,431,900
1884	573	21,836	2.62	6,166,900
1885	672	23,174	2.90	5,086,100
1886	554	24,278	2.28	4,300 400
1887	455	26,522	1.71	16,943 306
1888	647	28,141	2.30	7,975,800
1889	713	29,531	2.42	4,299,800
1890	641	30,365	2.11	4,224,400
1891	698	30,875	2.26	4,742,300
1892	585	33,259	1.76	4,526,600
1893	747	34,319	2.17	7,456,718
1894	587	35,330	1.66	5,399,993
1895	573	35,673	1.61	2,883,099
Totals and average	9,291	.....	2.09	96,861,570
COLORADO.				
1879	47	3,572	1.31	335,661
1880	78	5,932	1.32	540,500
1881	97	7,657	1.26	687,479
1882	169	7,825	2.17	1,260,191
1883	182	7,157	2.52	1,986,664
1884	139	6,911	2.01	2,259,385
1885	62	6,850	.89	765,182
1886	82	6,975	1.18	698,520
1887	79	8,216	.96	479,368
1888	149	9,060	1.64	1,264,647
1889	165	11,580	1.42	817,001
1890	169	12,287	1.38	981,894
1891	264	13,496	1.96	1,544,525
1892	202	13,854	1.46	2,374,088
1893	426	14,069	3.03	9,356,853
1894	141	14,263	.99	2,083,257
1895	138	14,523	.95	1,760,224
Totals and average	2,589	.....	1.56	29,195,439
CONNECTICUT.				
1879	158	13,188	1.20	2,474,844
1880	178	14,640	1.21	1,073,817
1881	130	14,475	.90	836,788
1882	88	14,411	.61	898,963
1883	119	14,292	.83	744,242
1884	169	14,718	1.14	1,464,396
1885	176	15,882	1.11	1,714,486
1886	132	16,842	.78	1,906,684
1887	117	16,920	.69	3,500,484
1888	137	16,970	.81	1,265,103
1889	137	17,562	.78	1,624,657
1890	176	18,281	.96	1,447,617
1891	193	18,696	1.03	2,719,020
1892	160	18,979	.84	1,053,464
1893	234	18,980	1.23	3,095,148
1894	253	19,473	1.30	1,821,143
1895	254	19,622	1.29	2,442,980
Totals and average	2,811	.....	.98	30,083,836
DAKOTA (NORTH AND SOUTH).				
1879	11	1,600	.69	68,000
1880	4	2,679	.15	19,000
1881	12	2,844	.43	121,108
1882	33	6,744	.48	194,952
1883	90	8,256	1.08	1,075,780
1884	117	9,370	1.24	729,642
1885	88	9,988	.88	404,890
1886	100	10,451	.96	765,973
1887	114	11,073	1.03	1,151,850
1888	105	11,506	.90	1,240,427
1889	101	8,150	1.24	610,227
1890	80	8,832	.91	1,279,029
1891	46	8,853	.52	690,897
1892	29	9,026	.32	187,100
1893	85	10,474	.81	621,278
1894	43	10,670	.43	641,369
1895	22	10,976	.20	559,677
Totals and average	1,080	.....	.72	10,361,199

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
DELAWARE.				
1879	14	3,628	0.39	$186,137
1880	18	3,618	.50	127,400
1881	7	3,522	.20	73,200
1882	12	3,598	.33	79,400
1883	15	3,685	.40	206,757
1884	27	3,930	.69	553,900
1885	23	4,075	.56	195,250
1886	25	4,044	.62	176,500
1887	26	4,297	.63	495,219
1888	26	4,348	.60	324,200
1889	15	4,109	.36	156,200
1890	18	3,833	.47	213,822
1891	29	4,032	.72	434,600
1892	21	3,862	.54	68,100
1893	35	4,239	.83	645,437
1894	61	3,769	1.62	936,770
1895	68	3,774	1.80	460,100
Totals and average	440	.....	.66	5,332,992
FLORIDA.				
1879	19	1,918	1.00	120,077
1880	12	2,049	.60	104,500
1881	16	2,576	.61	223,352
1882	17	2,508	1.68	167,320
1883	34	2,865	1.17	297,677
1884	44	3,455	1.25	670,534
1885	49	3,918	1.26	366,103
1886	78	4,334	1.81	603,302
1887	107	4,991	2.14	564,469
1888	69	5,465	1.26	407,177
1889	49	4,750	1.03	348,142
1890	41	4,812	.85	155,360
1891	144	5,222	2.76	1,486,411
1892	31	5,825	.53	267,700
1893	59	5,913	1.00	491,305
1894	46	6,186	.74	380,650
1895	136	5,868	2.32	1,741,550
Totals and average	951	.....	1.27	8,395,629
GEORGIA.				
1879	86	8,599	1.00	574,323
1880	77	9,883	.78	1,018,763
1881	132	10,478	1.27	2,379,548
1882	138	11,215	1.23	1,930,563
1883	213	11,537	1.83	2,180,839
1884	238	12,180	1.95	3,412,571
1885	212	10,413	2.04	2,566,235
1886	215	10,552	2.04	1,872,763
1887	195	11,265	1.72	1,713,462
1888	213	13,117	1.62	2,706,494
1889	151	13,820	1.09	1,627,945
1890	145	14,235	1.02	1,671,878
1891	274	17,625	1.55	5,829,903
1892	259	15,857	1.63	2,425,680
1893	292	15,161	1.93	3,147,298
1894	347	15,294	2.27	4,756,118
1895	214	14,793	1.45	3,049,383
Totals and average	3,401	.....	1.55	42,863,766
ILLINOIS.				
1879	277	51,250	.54	5,633,780
1880	134	53,325	.25	1,263,956
1881	145	55,335	.26	2,566,418
1882	261	58,051	.45	3,433,324
1883	605	60,064	1.00	16,392,012
1884	703	61,780	1.37	12,661,937
1885	684	62,798	1.09	5,858,853
1886	646	64,922	.99	8,187,356
1887	628	67,814	.93	8,457,222
1888	678	71,062	.95	8,929,338
1889	717	74,386	.95	7,286,365
1890	643	77,485	.83	9,785,431
1891	531	83,104	.64	6,303,814
1892	480	86,145	.56	7,647,200
1893	566	89,274	.63	18,777,462
1894	717	84,325	.85	8,042,159
1895	856	86,236	.99	14,198,887
Totals and average	9,271	.....	.78	145,425,514

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent. of failures.	Total liabilities.
INDIANA.				
1879	122	27,285	0.45	$1,509,791
1880	89	29,120	.30	842,847
1881	78	30,632	.25	683,289
1882	124	32,488	.38	1,688,565
1883	270	33,953	.77	3,426,182
1884	304	35,835	.84	5,775,113
1885	293	36,762	.80	2,435,528
1886	235	36,142	.65	2,739,089
1887	212	37,786	.56	1,838,494
1888	259	39,399	.65	2,134,627
1889	211	40,164	.53	1,845,798
1890	224	40,102	.56	2,912,144
1891	208	41,969	.50	1,671,239
1892	202	45,071	.45	1,753,541
1893	357	47,207	.76	8,903,225
1894	269	48,615	.55	3,702,932
1895	242	49,317	.49	2,047,351
Totals and average	3,699	.....	.56	45,909,755
IOWA.				
1879	152	23,463	.65	1,121,900
1880	92	24,873	.37	495,555
1881	75	26,419	.29	926,601
1882	194	28,217	.70	1,415,773
1883	420	29,119	1.43	2,249,651
1884	412	29,396	1.40	2,435,653
1885	370	30,021	1.23	2,354,757
1886	373	30,102	1.23	1,922,313
1887	302	29,686	1.01	1,976,822
1888	284	30,696	.92	2,510,107
1889	325	33,833	.96	2,579,762
1890	241	35,420	.68	2,424,545
1891	185	37,263	.50	1,267,704
1892	200	38,265	.52	1,483,122
1893	184	38,660	.48	11,452,932
1894	253	39,820	.64	5,098,510
1895	304	40,807	.74	1,853,395
Totals and average	4,366	.....	.81	43,569,102
KANSAS.				
1879	66	11,449	.58	392,043
1880	112	13,610	.82	446,953
1881	262	13,894	1.88	1,704,810
1882	267	14,713	1.81	1,510,967
1883	161	15,677	1.00	726,670
1884	97	16,837	.57	508,854
1885	285	20,768	1.37	1,377,177
1886	297	22,560	1.32	1,050,736
1887	289	26,914	1.07	1,702,286
1888	244	25,283	.96	1,225,393
1889	292	24,929	1.17	2,629,209
1890	325	25,510	1.27	4,538,779
1891	275	22,302	1.23	5,625,331
1892	206	22,285	.92	1,813,623
1893	322	22,646	1.42	2,795,753
1894	286	22,431	1.28	1,487,817
1895	234	22,645	1.03	1,155,664
Totals and average	4,020	.....	1.16	30,692,065
KENTUCKY.				
1879	138	17,542	.79	1,546,577
1880	104	18,581	.56	1,030,000
1881	93	19,311	.48	1,083,413
1882	131	19,352	.67	3,716,096
1883	154	19,869	.77	1,667,727
1884	219	21,324	1.02	2,063,265
1885	276	20,913	1.32	1,941,589
1886	275	21,873	1.26	2,444,040
1887	281	22,153	1.26	3,274,244
1888	285	22,354	1.27	1,939,077
1889	223	22,706	.98	2,157,010
1890	233	21,949	1.06	2,991,976
1891	390	25,647	1.52	7,695,245
1892	251	26,188	.97	1,979,886
1893	433	26,309	1.65	8,306,744
1894	339	26,307	1.29	5,407,830
1895	274	26,068	1.05	3,042,045
Totals and average	4,099	.....	1.05	52,286,764

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
LOUISIANA.				
1879	90	7,907	1.14	$4,752,557
1880	54	8,493	.64	706,262
1881	106	8,988	1.18	1,604,577
1882	178	9,399	1.90	3,162,948
1883	177	9,541	1.86	3,335,678
1884	184	10,085	1.82	5,408,916
1885	215	10,542	2.05	5,035,411
1886	205	10,635	1.93	2,780,313
1887	193	11,341	1.70	2,363,374
1888	202	11,909	1.69	2,471,778
1889	185	12,419	1.49	1,686,714
1890	157	10,484	1.50	4,594,836
1891	181	10,297	1.76	3,740,102
1892	177	10,119	1.75	2,262,871
1893	122	9,354	1.30	2,626,007
1894	230	9,822	2.34	1,897,799
1895	199	10,157	1.96	2,876,081
Totals and average	2,855	.....	1.65	51,306,224
MAINE.				
1879	87	11,245	.77	796,600
1880	73	11,877	.61	687,230
1881	76	12,457	.60	442,708
1882	61	12,704	.48	942,014
1883	223	13,151	1.68	2,253,110
1884	231	13,408	1.72	875,267
1885	205	13,708	1.59	1,050,181
1886	167	14,010	1.19	3,225,279
1887	162	14,266	1.14	1,811,778
1888	160	14,325	1.10	1,457,797
1889	196	14,304	1.37	1,114,582
1890	130	14,317	.91	1,238,691
1891	140	14,711	.95	813,510
1892	98	14,969	.65	965,257
1893	411	15,192	2.71	3,938,371
1894	251	15,365	1.63	2,449,210
1895	188	15,637	1.20	1,257,858
Totals and average	2,859	.....	1.19	25,319,443
MARYLAND.				
1879	85	12,949	.66	916,874
1880	53	12,781	.42	820,163
1881	75	13,402	.56	2,484,991
1882	80	13,500	.59	1,261,140
1883	127	14,493	.87	1,864,502
1884	112	15,647	.71	2,028,189
1885	177	15,846	1.12	3,777.804
1886	129	15,630	.82	3,631,971
1887	152	16,495	.92	3,050,461
1888	174	17,694	.98	1,975,593
1889	129	18,413	.70	1,226,094
1890	152	17,705	.86	2,254,304
1891	115	18,036	.64	2.530,927
1892	137	19,013	.72	2,268,765
1893	187	19,211	.97	2,779,183
1894	239	20,060	1.19	2,971,319
1895	299	20,469	1.46	3,279,124
Totals and average	2,422	.....	.83	39,121,404
MASSACHUSETTS.				
1879	505	38,877	1.30	8,433,792
1880	329	39,921	.83	3,436,954
1881	416	40,816	1.02	7,692,245
1882	434	41,660	1.04	8,952,611
1883	626	42,447	1.47	25,469,691
1884	695	43,328	1.60	10,343,120
1885	631	45,385	1.39	7,597,225
1886	626	47,977	1.30	11,428,842
1887	650	48,703	1.34	8,954,757
1888	672	49,489	1.35	8,425,674
1889	812	49,183	1.68	20,787,599
1890	670	49,678	1.35	20,263,205
1891	664	50,742	1.31	13,873,921
1892	637	52,032	1.22	8,805,224
1893	1,088	53,390	2.04	22,708,331
1894	836	54,707	1.53	16,467,631
1895	567	65,812	.86	10,942,638
Totals and average	10,858	.....	1.33	214,483,460

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
MICHIGAN.				
1879	179	25,701	0.70	$2,063,894
1880	153	27,761	.85	2,285,266
1881	209	31,102	.67	1,750,832
1882	189	31,787	.60	1,456,870
1883	275	32,466	.84	4,347,095
1884	303	32,481	.93	3,786,041
1885	238	32,834	.73	2,018,315
1886	202	33,599	.60	2,269,007
1887	189	35,863	.53	1,875,915
1888	232	37,784	.61	4,865,956
1889	258	47,588	.54	3,674,998
1890	216	48,677	.44	6,082,924
1891	232	49,391	.47	2,308,282
1892	219	49,822	.44	2,969,296
1893	299	50,186	.60	5,263,602
1894	174	49,852	.35	2,122,691
1895	172	50,375	.34	4,565,748
Totals and average	3,739	.....	.60	53,706,732
MINNESOTA.				
1879	128	10,073	1.27	1,241,697
1880	82	11,247	.73	1,807,969
1881	73	12,505	.58	391,827
1882	70	14,088	.49	355,990
1883	116	15,312	.75	1,129,882
1884	220	18,164	1.20	4,510,101
1885	190	24,355	.78	1,539,093
1886	202	26,232	.77	2,205,740
1887	269	26,197	1.02	3,222,800
1888	316	26,231	1.20	4,811,722
1889	356	18,635	1.91	4,299,235
1890	323	19,450	1.66	5,856,857
1891	258	20,588	1.25	2,699,281
1892	241	22,820	1.06	3,653,838
1893	417	24,900	1.67	9,705,374
1894	360	25,230	1.43	5,156,666
1895	311	25,540	1.22	5,290,239
Totals and average	3,932	.....	1.12	57,878,311
MISSISSIPPI.				
1879	76	5,686	1.34	991,374
1880	55	6,242	.89	700,549
1881	153	6,352	2.40	1,942,129
1882	197	7,187	2.74	2,335,957
1883	151	8,216	1.84	2,658,722
1884	155	9,043	1.72	3,001,254
1885	157	9,364	1.67	998,150
1886	173	8,276	2.10	1,127,102
1887	140	8,688	1.61	1,133,134
1888	132	8,752	1.51	1,088,615
1889	138	8,841	1.57	971,906
1890	195	8,421	2.32	1,437,564
1891	246	8,453	2.91	1,924,576
1892	247	8,194	3.01	3,615,425
1893	170	8,081	2.10	2,397,321
1894	171	8,093	2.11	1,357,699
1895	115	8,156	1.41	935,340
Totals and average	2,671	.....	1.96	28,616,817
MISSOURI.				
1879	139	31,208	.44	2,728,394
1880	139	34,824	.40	1,616,188
1881	218	35,669	.61	2,941,051
1882	300	37,449	.80	4,148,170
1883	226	39,231	.57	3,137,931
1884	276	40,922	.67	6,846,497
1885	253	43,561	.58	2,718,106
1886	233	46,334	.50	1,841,932
1887	195	52,041	.38	3,044,922
1888	218	47,609	.46	2,039,468
1889	327	47,525	.69	2,972,870
1890	358	49,384	.72	4,806,871
1891	360	50,039	.72	12,168,895
1892	365	51,429	.71	4,347,054
1893	464	52,228	.89	5,753,905
1894	414	52,077	.80	3,766,144
1895	421	52,011	.80	4,349,032
Totals and average	4,966	.....	.63	63,227,480

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
MONTANA.				
1879	3	513	0.58	$90,000
1880	5	668	.75	27,500
1881	4	908	.44	68,000
1882	7	1,638	.44	71,000
1883	26	2,111	1.23	315,000
1884	30	2,294	1.30	353,640
1885	22	2,653	.82	220,765
1886	19	2,698	.73	231,800
1887	39	2,737	1.40	534,823
1888	21	2,712	.78	146,333
1889	34	2,844	1.21	534,274
1890	45	3,727	1.21	410,896
1891	83	4,021	2.06	983,245
1892	34	5,286	.64	880,949
1893	130	4,794	2.71	1,902,702
1894	19	4,869	.39	240,037
1895	41	5,110	.80	441,100
Totals and average	562	.....	1.03	7,452,064
NEBRASKA.				
1879	66	5,266	1.25	221,800
1880	106	6,179	1.71	359,919
1881	132	7,084	1.86	360,415
1882	113	7,848	1.43	450,023
1883	100	9,331	1.00	350,700
1884	220	10,344	2.13	1,400,396
1885	141	12,459	1.13	819,854
1886	135	14,543	.93	844,723
1887	196	17,158	1.14	644,948
1888	248	19,848	1.25	968,620
1889	276	21,233	1.30	1,538,718
1890	271	22,041	1.23	1,573,500
1891	395	20,598	1.43	3,288,365
1892	209	20,512	1.02	1,838,291
1893	343	20,463	1.68	2,210,613
1894	232	20,133	1.15	1,262,473
1895	234	19,610	1.19	2,038,060
Totals and average	3,417	.....	1.34	20,171,418
NEVADA.				
1879	34	1,661	2.05	425,100
1880	41	1,588	2.56	541,900
1881	24	1,514	1.60	267,000
1882	29	1,471	1.93	182,200
1883	35	1,411	2.50	310,200
1884	23	1,320	1.76	196,800
1885	25	1,280	1.92	328,500
1886	12	1,299	.99	134,800
1887	14	1,370	1.00	45,800
1888	9	1,347	.67	54,400
1889	13	1,380	.93	44,500
1890	10	1,362	.73	170,200
1891	6	1,300	.46	60,300
1892	8	1,248	.64	27,300
1893	4	1,192	.34	79,000
1894	1	1,173	.09	3,876
1895	1	1,184	.08	8,091
Totals and average	289	.....	1.19	2,879,967
NEW HAMPSHIRE.				
1879	62	7,295	.85	417,748
1880	32	7,462	.43	151,684
1881	51	7,655	.66	332,404
1882	54	7,639	.71	395,045
1883	75	7,813	.96	418,799
1884	96	7,955	1.21	572,072
1885	79	8,173	.96	563,392
1886	48	8,256	.58	429,712
1887	48	8,434	.57	203,650
1888	56	8,397	.67	458,845
1889	49	8,256	.60	449,136
1890	47	8,288	.57	383,925
1891	45	8,304	.54	215,979
1892	35	8,392	.42	276,167
1893	57	8,515	.67	480,313
1894	47	8,750	.54	326,646
1895	58	8,880	.65	405,644
Totals and average	939	.....	.63	6,481,221

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
NEW JERSEY.				
1879	143	20,104	0.71	$61,201,086
1880	89	21,161	.42	984,556
1881	77	21,633	.36	4,536,346
1882	113	22,786	.50	1,871,998
1883	121	23,949	.50	2,182,425
1884	119	25,172	.47	1,319,339
1885	122	26,282	.46	949,649
1886	111	27,499	.40	622,218
1887	120	29,849	.40	1,722,971
1888	151	30,875	.49	1,485,847
1889	128	32,157	.40	1,469,846
1890	154	33,186	.46	2,779,871
1891	187	34,384	.54	4,479,534
1892	138	36,353	.38	1,504,851
1893	322	37,853	.85	4,783,805
1894	212	37,526	.56	3,351,766
1895	182	37,260	.49	3,612,488
Totals and average	2,489	.....	.49	38,858,596
NEW YORK.				
1879	1,304	109,459	1.19	21,693,347
1880	876	114,096	.76	25,077,510
1881	817	116,441	.70	19,525,388
1882	899	118,980	.76	28,356,525
1883	1,130	124,354	.91	39,004,933
1884	1,424	130,180	1.09	88,825,615
1885	1,183	132,902	.89	27,874,337
1886	1,149	136,568	.84	22,265,755
1887	1,069	141,177	.75	49,114,730
1888	1,289	145,481	.88	25,004,849
1889	1,174	147,766	.79	26 846,613
1890	1,324	149,168	.86	52,521,126
1891	1,349	148,948	.91	33,991,960
1892	1,119	154,024	.75	16,799,937
1893	1,916	152,054	1.26	84,923,844
1894	1,976	95,236	2.08	36,858,225
1895	1,940	147,216	1.32	45,225,534
Totals and average	21,938	.....	.98	643,910,228
NORTH CAROLINA.				
1879	100	7,013	1.43	1,000,290
1880	53	7,188	.74	411,658
1881	83	7,868	1.05	591,874
1882	134	8,585	1.55	931,822
1883	154	9,305	1.65	1,357,806
1884	170	9,714	1.75	1,241,621
1885	169	9,475	1.78	1,044,113
1886	113	9,311	1.21	969,961
1887	145	9,755	1.48	1,008,932
1888	151	10,360	1.46	1,408,924
1889	197	10,724	1.84	1,384,754
1890	109	11,833	.92	670,640
1891	128	13,139	.97	1,381,706
1892	107	11,068	.97	1,059,732
1893	200	11,472	1.74	2,416,551
1894	139	11,306	1.23	1,901,810
1895	103	11,406	.90	1,231,747
Totals and average	2,255	.....	1.34	20,103,941
OHIO.				
1879	334	51,298	.65	4,407,875
1880	190	53,005	.36	1,840,559
1881	235	55,790	.42	2,799,873
1882	335	59,433	.56	3,452,551
1883	615	61,921	.99	12,250,848
1884	664	64,654	1.02	12,695,921
1885	679	67,339	1.01	7,666,408
1886	580	66,812	.86	6,841,558
1887	516	69,870	.74	8,825,150
1888	538	71,516	.75	5,796,806
1889	501	72,219	.68	7,894,098
1890	555	75,438	.74	6,791,213
1891	578	77,069	.75	6,845,748
1892	486	78,737	.62	5,202,638
1893	855	78,363	1.09	21,124,643
1894	711	84,261	.84	6,963,695
1895	718	85,146	.84	10,043,789
Totals and average	9,090	.....	.76	131,443,373

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
OREGON.				
1879	55	3,060	1.80	$438,045
1880	71	3,527	2.03	674,342
1881	33	3,702	.89	296,214
1882	35	4,027	.87	193,500
1883	93	4,445	2.11	955,106
1884	220	2,642	8.45	1,457,500
1885	162	5,503	2.95	738,100
1886	127	5,732	2.22	717,900
1887	129	6,167	2.08	647,200
1888	139	6,273	2.21	1,086,000
1889	66	6,685	.98	250,300
1890	86	7,027	1.22	591,500
1891	157	7,452	2.11	679,600
1892	215	7,871	2.73	1,615,100
1893	221	7,837	2.82	1,957,100
1894	207	7,534	2.75	2,542,492
1895	216	7,787	2.77	1,758,511
Totals and average	2,232	.....	2.41	16,598,510
PENNSYLVANIA.				
1879	711	81,633	.87	11,328,765
1880	422	82,552	.51	6,785,724
1881	384	83,362	.46	6,195,309
1882	540	86,801	.62	9,661,702
1883	705	92,409	.76	13,571,420
1884	878	99,884	.88	19,232,165
1885	952	78,959	1.20	12,856,106
1886	822	106,526	.77	8,392,081
1887	934	83,565	1.12	15,308,192
1888	904	109,699	.82	10,499,768
1889	1,071	87,167	1.23	19,064,340
1890	1,161	114,804	1.11	17,869,465
1891	1,283	117,633	1.09	25,447,587
1892	955	122,780	.78	10,576,943
1893	1,398	125,726	1.11	58,253,969
1894	1,433	100,824	1.42	15,685,058
1895	1,349	133,062	1.01	11,739,947
Totals and average	15,902	.....	.93	272,468,541
RHODE ISLAND.				
1879	95	5,083	1.87	3,094,562
1880	79	5,175	1.55	958,707
1881	77	5,258	1.45	1,612,011
1882	96	5,668	1.68	2,155,419
1883	109	5,925	1.84	3,251,792
1884	136	6,330	2.15	3,285,269
1885	126	6,749	1.88	1,248,591
1886	92	7,047	1.31	725,547
1887	122	7,306	1.67	3,127,662
1888	132	7,738	1.70	1,226,886
1889	130	8,142	1.60	10,048,642
1890	107	8,241	1.30	4,036,647
1891	102	8,608	1.19	1,541,341
1892	136	8,799	1.55	1,277,492
1893	181	8,920	2.03	1,034,630
1894	187	9,320	2.01	1,480,566
1895	202	9,602	2.10	3,771,397
Totals and average	2,109	.....	1.70	43,877,161
SOUTH CAROLINA.				
1879	73	4,662	1.57	2,497,740
1880	48	5,182	.92	393,230
1881	90	5,419	1.66	684,558
1882	93	5,794	1.61	908,542
1883	93	6,120	1.52	1,151,666
1884	102	6,437	1.59	877,065
1885	119	6,470	1.83	1,428,578
1886	111	6,726	1.65	1,053,774
1887	78	6,973	1.11	1,073,827
1888	66	7,153	.92	424,867
1889	82	7,418	1.11	928,317
1890	72	7,316	.98	419,915
1891	82	8,424	.97	518,908
1892	99	7,956	1.24	764,458
1893	83	7,678	1.08	735,394
1894	97	7,741	1.25	2,121,815
1895	102	7,639	1.34	1,263,903
Totals and average	1,490	.....	1.32	17,246,557

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
TENNESSEE.				
1879	152	8,738	1.74	$1,569,671
1880	105	9,865	1.07	1,051,219
1881	187	11,886	1.50	1,393,353
1882	164	12,217	1.34	1,632,864
1883	220	13,143	1.68	974,326
1884	238	14,321	1.66	1,654,861
1885	282	12,414	2.27	1,806,619
1886	154	12,605	1.22	1,679,639
1887	198	12,875	1.53	1,480,664
1888	206	13,553	1.52	1,555,921
1889	219	13,982	1.56	2,060,527
1890	257	14,474	1.78	6,144,020
1891	426	14,874	2.86	6,394,298
1892	299	14,631	2.04	2,241,390
1893	416	14,275	2.91	6,755,640
1894	347	14,108	2.46	3,141,249
1895	273	14,371	1.90	2,646,632
Totals and average	4,143	.....	1.83	44,182,893
TEXAS.				
1879	159	12,394	1.28	1,223,892
1880	155	13,302	1.17	1,493,210
1881	234	14,523	1.60	2,713,920
1882	204	17,246	1.18	1,644,254
1883	320	18,857	1.69	3,057,865
1884	493	18,774	2.60	4,365,375
1885	368	19,636	1.88	3,394,460
1886	507	18,381	2.77	5,313,727
1887	503	19,084	2.63	7,038,241
1888	568	20,747	2.74	4,110,355
1889	387	23,392	1.65	4,503,138
1890	331	27,968	1 18	4,002,575
1891	539	27,735	1.94	8,960,141
1892	457	24,240	1.89	5,214,057
1893	579	27,465	2.11	5,441,887
1894	471	26,800	1 76	3,933,526
1895	551	27,489	2.00	4,949,406
Totals and average	6,826	.....	1.89	71,420,029
VERMONT.				
1879	63	6,649	.95	359,736
1880	32	6,699	.48	251,725
1881	22	6,664	.33	155,000
1882	39	6,607	.60	147,348
1883	45	6,703	.67	5,724,263
1884	48	6,642	.72	683,707
1885	44	6,518	.68	256,558
1886	45	6,543	.68	543,494
1887	45	6,603	.68	236,088
1888	34	6,629	.51	197,950
1889	40	6,378	.63	319,253
1890	39	6,437	.61	404,479
1891	43	6,471	.66	225,107
1892	34	6,704	.51	157,558
1893	44	6,794	.65	288,232
1894	33	7,001	.47	315,096
1895	36	7,176	.50	145,300
Totals and average	686	.....	.61	10,410,894
VIRGINIA.				
1879	84	10,540	.80	848,666
1880	85	11,021	.77	708,180
1881	98	11,605	.85	670,583
1882	137	12,030	1.14	2,235,299
1883	134	13,149	1.00	1,448,815
1884	193	14,085	1.36	2,415,254
1885	270	14,436	1.88	7,646,023
1886	223	14,499	1.54	1,750,737
1887	138	15,450	.89	1,046,606
1888	168	16,084	1.04	1,927,770
1889	191	15,875	1.20	1,403,900
1890	148	18,413	.80	1,203,525
1891	180	19,514	.92	1,629,163
1892	178	18,301	.97	1,323,659
1893	252	18,003	1.40	2,400,843
1894	267	17,949	1.49	2,026,042
1895	305	10,307	1.67	2,929,414
Totals and average	3,051	.....	1.16	33,614,479

Table of commercial and industrial failures in the United States—Continued.

Year.	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
WASHINGTON.				
1879	58	1,050	5.52	$171,305
1880	13	1,424	.93	80,588
1881	12	1,647	.75	99,593
1882	20	1,847	1.05	128,300
1883	50	2,277	2.17	546,837
1884	143	2,694	5.29	841,200
1885	113	3,245	3.53	588,200
1886	63	3,455	1.85	420,650
1887	54	3,861	1.40	233,500
1888	65	4,572	1.42	410,000
1889	119	8,041	1.48	1,235,500
1890	266	9,857	2.70	2,030,800
1891	309	11,857	2.61	2,274,700
1892	196	12,957	1.51	992,300
1893	272	12,555	2.17	3,968,000
1894	180	7,971	2.26	2,073,680
1895	160	8,108	1.97	1,579,078
Totals and average	2,093	.....	2.26	17,708,344
WEST VIRGINIA.				
1879	27	5,743	.47	124,000
1880	14	6,191	.23	96,105
1881	41	6,454	.63	188,233
1882	45	6,791	.66	389,458
1883	55	7,545	.73	407,053
1884	66	7,996	.82	605,560
1885	96	8,244	1.17	751,327
1886	77	8,177	.95	548,783
1887	57	8,513	.67	385,631
1888	69	9,291	.74	442,974
1889	77	9,201	.84	336,943
1890	67	10,270	.65	407,024
1891	72	9,847	.73	349,900
1892	39	10,650	.37	161,800
1893	54	10,541	.51	222,312
1894	100	10,594	.94	532,279
1895	69	10,408	.66	691,324
Totals and average	1,025	.....	.69	6,640,706
WISCONSIN.				
1879	145	19,590	.74	1,886,345
1880	74	21,728	.34	560,207
1881	77	22,919	.34	1,469,616
1882	97	24,411	.40	1,106,942
1883	173	25,803	.67	2,867,432
1884	170	26,497	.64	4,252,470
1885	169	27,722	.61	1,259,006
1886	188	28,517	.65	1,940,167
1887	152	29,404	.52	2,380,950
1888	211	30,367	.69	2,272,182
1889	202	31,414	.64	2,469,035
1890	164	33,041	.50	3,129,201
1891	172	34,231	.50	3,324,330
1892	190	35,993	.53	2,009,238
1893	242	38,373	.63	6,783,297
1894	262	38,521	.68	4,079,124
1895	323	39,257	.82	3,944,530
Totals and average	3,011	.....	.58	45,734,072
ALASKA, ARIZONA, DISTRICT OF COLUMBIA, IDAHO, INDIAN TERRITORY, NEW MEXICO, OKLAHOMA, UTAH, AND WYOMING.				
1879	67	6,091	1.02	665,375
1880	41	7,121	.79	360,439
1881	50	8,432	.59	876,004
1882	86	9,576	.90	1,030,950
1883	179	9,974	1.80	1,896,741
1884	128	10,694	1.20	1,983,781
1885	127	12,025	1	1,143,840
1886	91	12,234	.74	981,870
1887	133	13,495	.99	2,321,721
1888	135	13,774	.98	2,353,515
1889	119	15,100	.79	923,745
1890	154	15,890	.97	1,110,650
1891	261	16,397	1.59	1,695,959
1892	224	18,284	1.17	1,640,111
1893	433	19,516	2.22	4,669,786
1894	587	19,896	2.95	3,878,375
1895	453	20,073	2.35	2,712,750
Totals and average	3,268	.....	1.30	30,225,620

A recapitulation for all of the States and Territories for the years 1879 to 1895, inclusive, of—

The number of failures by the persons, firms, and corporations engaged in commercial and industrial pursuits, the percentage of those who have failed to the whole number so engaged, and their total and average liabilities in dollars are shown, as follows:

States and Territories.	Number of failures.	Per cent of failures.	Total liabilities.
Alabama	2,114	1.26	$28,324,741
Arkansas	2,185	1.47	21,302,868
California	9,291	2.09	96,861,570
Colorado	2,589	1.56	29,195,439
Connecticut	2,811	.98	30.083,836
Dakota (North and South)	1,080	.72	10,361,199
Delaware	440	.66	5,332,992
Florida	951	1.29	8,395,629
Georgia	3,401	1.55	42 863,766
Illinois	9,271	.78	145,425,514
Indiana	3,699	.56	45,909,755
Iowa	4,366	.81	43,569,102
Kansas	4,020	1.16	30,692,065
Kentucky	4,099	1.05	52,286,764
Louisiana	2,855	1.65	51,306,224
Maine	2,859	1.19	25,319,443
Maryland	2.422	.83	39,121,404
Massachusetts	10,858	1.33	214.483,460
Michigan	3,739	.60	53,706,732
Minnesota	3,932	1.12	57,878,311
Mississippi	2,671	1.96	28,616,817
Missouri	4,906	.63	69,227,480
Montana	562	1.03	7,452,064
Nebraska	3,417	1.34	20,171,418
Nevada	289	1.19	2,879,967
New Hampshire	939	.68	6,481,221
New Jersey	2,489	.49	38,858,596
New York	21,938	.98	643,910,228
North Carolina	2,255	1.34	20,103,941
Ohio	9,090	.76	131,443,373
Oregon	2,232	2.41	16,598,510
Pennsylvania	15,902	.93	272,468,541
Rhode Island	2,109	1.70	43,877,161
South Carolina	1,490	1.32	17,246,557
Tennessee	4,143	1.83	44,182,893
Texas	6,826	1.89	71,420,029
Vermont	686	.61	10,410,894
Virginia	3,051	1.16	33,614,479
Washington	3,093	2.26	17,708,344
West Virginia	1,025	.69	6,640,706
Wisconsin	3,011	.58	45,734,072
Alaska			
Arizona			
District of Columbia			
Idaho			
Indian Territory	3,268	1.30	30,225,620
New Mexico			
Oklahoma			
Utah			
Wyoming			
Totals and average	171,389	1.00	2,611,521,704

A recapitulation for all of the States and Territories for the years 1879 to 1895, inclusive, of—

The number of failures of persons, firms, and corporations engaged in commercial and industrial pursuits, the whole number so engaged, the percentage of the former to the latter, and their total and average liabilities in dollars are shown, as follows:

Year	Number of failures.	Number engaged in business.	Per cent of failures.	Total liabilities.
1879	6,658	702,157	0.95	$98,149,053
1880	4,735	746,823	.63	65,752,000
1881	5,582	781,689	.71	81,155,932
1882	6,738	822,256	.82	101,547,566
1883	9,184	863,993	1.06	172,874,172
1884	10,968	904,759	1.21	226,363,621
1885	10,637	919,990	1.16	124,220,321
1886	9,834	969,841	1.01	114,644,125
1887	9,634	994,281	.90	167,561,030
1888	10,679	1,046,662	1.02	123,829,973
1889	10,882	1,051,140	1.04	148,784,337
1890	10,907	1,110,590	.98	189,786,964
1891	12,273	1,142,951	1.07	189,868,638
1892	10,344	1,172,705	.88	114,044,167
1893	15,242	1,193,113	1.28	346,749,889
1894	13,895	1,114,174	1.25	172,993,856
1895	13,197	1,209,282	1.09	173,196,060
Totals and average	171,389	.....	1.00	2,611,521,704

BANKRUPTCIES IN THE UNITED STATES AND ENGLAND.

A comparison of the figures for the years 1888 and 1889 in this country and in England shows that while there was in that country a decrease of 464 cases, we had an increase of 203; that while that country experienced a diminution of liabilities of $4,060,945 of those who failed, there was an increase of the liabilities here of $24,954,364. The next year, that is, in 1890, the increase in number was 25, and in liabilities $41,072,627, of those who failed in this country; the increase in 1891 was in numbers 1,366, and in liabilities $11,674.

The statistics for 1890 and 1891 for England are not yet obtainable.

Bankruptcy in England during 1888–89.

The number of cases administered in bankruptcy under the English bankruptcy act, their liabilities and assets, for the years 1888–89, are shown by a table as follows:

Year.	Number of cases.	Liabilities.	Assets.
1888	8,321	$59,572,145	$23,297,510
1889	7,857	55,511,200	23,544,405
Increase	.....	.....	246,895
Decrease	464	4,060,945	.....

Failures in the United States during 1888–89.

[Same period as shown by the above table for England.]

Year.	Number of cases.	Liabilities.
1888	10,679	$123,829,973
1889	10,882	148,784,337
Increase	203	24,954,364

COMMERCIAL, INDUSTRIAL, AND PROFESSIONAL BODIES FAVORING THE TORREY BILL.

The Torrey bankrupt bill was passed by the House of Representatives of the Fifty-first Congress; the Senate Committee on the Judiciary reported it favorably, but it was not reached for consideration. In the Fifty-second Congress it was reported favorably by the Committee on the Judiciary of the House, but its consideration was prevented by the "filibustering" of a small minority. In the Fifty-third Congress, first session, it was reported without amendment to the House by the Judiciary Committee; at the second session the enacting clause was stricken out by a small majority; it was slightly amended and immediately reintroduced. In the present, the Fifty-fourth Congress, it was passed by the House of Representatives on May 2, 1896, by the large majority of 76. It was reported by a minority of the Committee on the Judiciary of the Senate as an amendment to S. 742.

Officers and chairmen of committees of the National Convention of the Representatives of Commercial Bodies of the United States.

President,
JAY L. TORREY, Embar, Wyo.

Secretary,
JAS. T. WYMAN, Minneapolis.

Assistant Secretary,
CLINTON A. SNOWDEN, Tacoma.

Treasurer,
PETER NICHOLSON, St. Louis.

Presidential, FERDINAND W. RISQUE, St. Louis.

Finance, WILLIAM T. BAKER, Chicago.

Congressional, LOWE EMERSON, Cincinnati.

Bankruptcy Literature, BREEDLOVE SMITH, New Orleans.

Executive, WILLIAM E. SCHWEPPE, St. Louis.

Commercial, industrial, and professional bodies which have been reported as being in favor of bankruptcy legislation, citizens who have petitioned therefor (not room for all of the petitions), and individuals who are officers and committeemen of the organization which has been perfected to promote the passage of the Torrey bankrupt bill, are summarized as follows:

BODIES OTHER THAN LOCAL OR STATE.

American Association of Flint and Lime Glass Manufacturers, Pittsburg.
American Boiler Manufacturers' Association of the United States and Canada, St. Louis.
American Paper Manufacturers' Association, Boston.
Cigar Manufacturers of the United States, New York City.
First Western States Commercial Congress, Kansas City.
Merchant Tailors' National Exchange of the United States of America, St. Louis.

BODIES OTHER THAN LOCAL OR STATE—continued.

National Association of Builders, Cleveland.
National Association of Stove Manufacturers, Chicago.
National Board of Trade, Boston.
National Brick Manufacturers' Association, Indianapolis.
National Burial Case Association, Chicago.
National Confectioners' Association, St. Louis.
National Furniture Manufacturers' Association, Chicago.

BODIES OTHER THAN LOCAL OR STATE—continued.

National League of Commission Merchants, Chicago.
National Paint, Oil, and Varnish Association, Chicago.
National Wholesale Druggists' Association, secretary's office, Minneapolis.
New England Commercial Travelers' Association, Boston.
New England Furniture Exchange, Boston.
Pacific Coast Board of Commerce, San Francisco.
Paint and Oil Club of New England, Boston.
Photographers' Association of America, New York City.
Transmississippi Commercial Congress, Denver.
Travelers' Protective Association of America, St. Louis.
Western Commercial Travelers' Association, St. Louis.

ALABAMA.

Commercial and Industrial Association of Montgomery.
Mobile Chamber of Commerce.
Mobile Cotton Exchange.
Hiram G. Bond, Ensley City.
Samuel Brown, Mobile.
John C. Bush, Mobile.
Robert C. Brickell, Huntsville.
Orville F. Cawthon, Mobile.
Gaylord D. Clark, Mobile.
Nathaniel H. R. Dawson, Selma.
John W. Durr, Montgomery.
Fred S. Ferguson, Birmingham.
Charles S. Halsey, Huntsville.
Samuel D. Holt, Selma.
Charles L. Huger, Mobile.
Milton Hume, Huntsville.
Robert F. Ligon, Montgomery.
William L. Miller, Talladego.
Edward L. Russell, Mobile.
Gregory L. Smith, Mobile.
Henry C. Tompkins, Montgomery.

ARKANSAS.

Arkansas Lumbermen's Association, Little Rock.
Citizens of Fort Smith (petition).
Citizens of Hartmann (petition).
Citizens of Helena (petition).
Citizens of Little Rock (petition).
Fort Smith Chamber of Commerce.
Helena Chamber of Commerce.
Little Rock Board of Trade.
Merchant Tailors' Exchange, Little Rock.
Pine Bluff Board of Trade.
George W. Caruth, Little Rock.
James H. Clendening, Fort Smith.
John G. Fletcher, Little Rock.
James A. Fones, Little Rock.
Albert S. Honnet, Pine Bluff.
John J. Hornor, Helena.
George G. Latta, Hot Springs.

ARKANSAS—continued.

Julius Lesser, Marianna.
Elias W. Rector, Hot Springs.
Matthew T. Sanders, Helena.
George Sengel, Fort Smith.
George W. Shinn, Little Rock.
William G. Whipple, Little Rock.
John E. Williams, Little Rock.

CALIFORNIA.

Board of Trade of San Francisco.
Chamber of Commerce, Eureka.
Chamber of Commerce, Los Angeles.
Citizens of Haywards (petition).
Citizens of Los Angeles (petition).
Citizens of Oakland (petition).
Citizens of San Francisco (4 petitions).
Los Angeles Board of Trade.
Oakland Board of Trade.
San Francisco, Oakland, and Haywards business and professional men (petition).
Vallejo Board of Trade.
Alvin L. Bryan, San Francisco.
Abner Doble, San Francisco.
Michael J. Keller, Oakland.
J. Ludwig Koethen, Riverside.
Joseph P. Le Count, San Francisco.
Samuel B. Lewis, Los Angeles.
Wilson C. Patterson, Los Angeles.
William R. Tolles, San Bernardino.
John Vance, Eureka.
Charles M. Wells, Los Angeles.

COLORADO.

Chamber of Commerce and Board of Trade, Denver.
Chamber of Commerce, Trinidad.
Citizens of Colorado Springs (petition).
Citizens of Denver (5 petitions).
Denver Real Estate and Stock Exchange.
Pueblo Board of Trade Association.
Silas M. Allen, Denver.
Lyman E. Anderson, Louisville.
J. Sam Brown, Leadville.
J. Sidney Brown, Denver.
Joseph T. Cornforth, Denver.
James W. Denio, Longmont.
William G. Fisher, Denver.
Walter P. Kellogg, Denver.
Fred Lockwood, Boulder.
Andrew McClelland, Pueblo.
John J. McGinnity, Denver.
Edward Monash, Denver.
John K. Mullen, Denver.
John W. Nesmith, Denver.
Isham B. Porter, Denver.
Fred E. Smith, Greeley.
Horace A. W. Tabor, Denver.
George Tritch, Denver.

CONNECTICUT.

Chamber of Commerce, New Haven.
Citizens of Bridgeport (petition).
Citizens of Hartford (petition).
Citizens of Norwich (2 petitions).
Citizens of Wallingford (petition).

CONNECTICUT—continued.

Connecticut State Board of Trade, New Haven.
Hartford Board of Trade.
Norwich Board of Trade.
James D. Dewell, New Haven.
Charles E. Perkins, Hartford.

DELAWARE.

Wilmington Board of Trade.
Daniel W. Taylor, Wilmington.

FLORIDA.

Chamber of Commerce, Pensacola.
Citizens of Key West (petition).
Jacksonville Board of Trade.
Solomon N. Van Praag, Pensacola.
James A Waddell, Key West.
William A. S. Wheeler, Pensacola.
William S. Wightman, Jacksonville.
Robert W. Williams, Tallahassee.

GEORGIA.

Brunswick Board of Trade.
Citizens of Columbus (petition).
Citizens of Cuthbert (petition).
Columbus Board of Trade.
Macon Board of Trade.
Retail Grocers' Association, Augusta.
Benjamin F. Abbott, Atlanta.
Columbia Downing, jr., Brunswick.
Frederick B. Gordon, Columbus.
Walter B. Hill, Macon.
McKinne Law, Augusta.
Alexander R. Lawton, jr., Savannah.
Stewart F. Woodson, Atlanta.
John R. Young, Savannah.

IDAHO.

Citizens of Chesterfield (petition).
Citizens of Parma (petition).
Montie B. Gwinn, Caldwell.
John P. Vollmer, Lewiston.

ILLINOIS.

Bankers of Chicago (petition, including a number who heretofore protested, but now petition in favor of bill).
Board of Trade of the city of Chicago.
Business Men's Association, East St. Louis.
Business Men's Association, Dixon.
Business Men's Association, Lincoln.
Chicago Drapers and Tailors' Exchange.
Chicago Furniture Manufacturers' Association (2 resolutions, 1889, 1890).
Chicago Jewelers' Association.
Chicago Paint, Oil, and Varnish Club.
Chicago Paper Trade Club.
Citizen's Improvement Association, Rock Island.
Citizens of Chicago (withdrawal from protest against and petition in favor of bill).
Citizens of Chicago (49 petitions, containing 955 names).

ILLINOIS—continued.

Citizens of Creal Spirngs (petition).
Citizens of East St. Louis (petition).
Citizens of Edwardsville (petition).
Citizens of Herscher (petition).
Citizens of Hinckley (petition).
Citizens of Monmouth (petition).
Citizens of Mt. Vernon (petition).
Citizens of New Windsor (petition).
Citizens of Nokomis (petition).
Citizens of Pittsfield (petition).
Citizens of Quincy (2 petitions).
Citizens of Saybrook (petition).
Citizens of Scottville (petition).
Citizens of Sparta (petition).
Citizens of Unity (petition).
Citizens of Upper Alton (petition).
Citizens of Wayne City (petition).
Commercial Club, Mattoon.
Elgin Board of Trade.
Lincoln Improvement Association.
Lumber Mercantile Association, Chicago.
Peoria Board of Trade.
Thomas M. Avery, Chicago.
Henry H. Aldrich, Chicago.
Thomas Austin, Quincy.
William T. Baker, Chicago.
David F. Barclay, Elgin.
George W. Barnett, Chicago.
Adolphus C. Bartlett, Chicago.
J. Harley Bradley, Chicago.
Mortimer N. Burchard, Chicago.
William F. Burgdorff, Carlinville.
John B. Capps, Springfield.
Thomas Davies, Chicago.
John G. Drennan, Taylorville.
William B. Dunlap, Mattoon.
Leo Ernst, Chicago.
Herman F. Hahn, Chicago.
William A. Haskell, Alton.
Frederick Hass, Rock Island.
Azel F. Hatch, Chicago.
Robert T. Hicks, Pittsfield.
J. Otis Humphrey, Springfield.
Adolph Karpen, Chicago.
Samuel J. Keline, Chicago.
Franklin MacVeagh, Chicago.
Charles P. McAvoy, Chicago.
William A. Mason, Chicago.
Justin W. Meacham, Chicago.
Charles C. Mills, Peoria.
Henry T. Noble, Dixon.
Eugene E. Prussing, Chicago.
Henry D. Sexton, East St. Louis.
Charles H. Seybt, Highland.
Graeme, Stewart, Chicago.
Daniel K. Tenney, Chicago.
Peter Van Schaak, Chicago.
George H. Vrooman, Chicago.
Louis C. Wachsmuth, Chicago.
John R. Walsh, Chicago.
Louis Wampold, Chicago.
John H. Yager, Alton.

INDIANA.

Citizens of Crawford County (petition).
Citizens of Fort Wayne (petition).
Citizens of Indianapolis (petition).

INDIANA—continued.

Citizens of Jamestown (petition).
Citizens of Madison (petition).
Citizens of New Albany (petition).
Citizens of Richmond (petition).
Citizens of Terre Haute (petition).
Merchants and Manufacturers' Club, Madison.
Richmond Board of Trade.
Joseph C. Abbott, Madison.
Charles S. Bash, Fort Wayne.
John C. Dalton, Indianapolis.
Frederick A. W. Davis, Indianapolis.
Washington I. Dulin, Richmond.
Roscoe O. Hawkins, Indianapolis.
Jacquelin S. Holliday, Indianapolis.
Merrill Moores, Indianapolis.
Nathan Morris, Indianapolis.
Samuel P. Porter, Indianapolis.
John P. Primley, Elkhart.
James W. Wartmann, Evansville.
William J. Wood, Evansville.

INDIAN TERRITORY.

Citizens of McAlester, Lehigh, and Savannah (petition).
Robert L. Owen, Muscogee.

IOWA.

Blue Grass League of Southwestern Iowa, Creston.
Board of Trade of Burlington.
Business Men's Association, Davenport.
Business Men's Association, Keokuk.
Citizens of Algona (petition).
Citizens of Council Bluffs (petition).
Citizens of Davenport (petition).
Citizens of Dubuque (2 petitions).
Citizens of Keokuk (petition).
Citizens of Monticello (petition).
Citizens of Sioux City (petition).
Iowa Bankers' Association, Dubuque.
State Business Men's Association, Des Moines.
State Business Men's Association, Marshalltown.
William L. Allen, Davenport.
John Blaul, Burlington.
John H. Branch, Marengo.
Arthur S. Burnell, Marshalltown.
Jonas M. Cleland, Sioux City.
Philip M. Crapo, Burlington.
William H. Dent, Lemars.
James B. Harsh, Creston.
Frank Le Bron, Keokuk.
Daniel B. Nash, Davenport.
Oscar O. Tolerton, Sioux City.
Lucius Wells, Council Bluffs.

KANSAS.

Board of Trade of the city of Topeka.
Citizens of Abilene (petition).
Citizens of Arkansas City (petition).
Citizens of Burlington (petition).
Citizens of Caldwell (petition).
Citizens of Kingman (2 petitions).
Citizens of Lawrence (petition).
Citizens of Leavenworth (2 petitions).

KANSAS—continued.

Citizens of Sylvia (petition).
Citizens of Tribune (petition).
Citizens of Wichita (petition).
Leavenworth Board of Trade.
Merchants' Protective Association, Salina.
Wichita Board of Trade.
James S. Collins, Topeka.
Winfield S. Corbett, Wichita.
Silas S. Galloway, Kingman.
James M. Graybill, Leavenworth.
Robley E. Heller, Topeka.
John O. D. Milliken, McPherson.
Ezra M. Ober, Salina
Uri B. Pearsall, Fort Scott.
George R. Peck, Topeka.
Alfred B. Quinton, Topeka.
Sam Radges, Topeka.

KENTUCKY.

Citizens of Sharon Grove (petition).
Hopkinsville Commercial Club.
Louisville Board of Trade.
Louisville Merchant Tailors' Exchange.
Owensboro Board of Trade.
Paducah Commercial Club.
John M. Atherton, Louisville.
Charles T. Ballard, Louisville.
E. Birch Bassett, Hopkinsville.
Temple Bodley, Louisville.
William Cornwall, jr., Louisville.
James E. Gaither, Louisville.
Frank T. Gunther, Owensboro.
John Morris, Louisville.
Ed. P. Noble, Paducah.
William T. Rolph, Louisville.
Sterling B. Toney, Louisville.
Harry Weissinger, Louisville.

LOUISIANA.

Chamber of Commerce and Industry of Louisiana, New Orleans.
Citizens of New Orleans (2 petitions).
Credit Association, Limited, New Orleans.
Louisiana Sugar and Rice Exchange, New Orleans.
Mechanics, Dealers, and Lumbermen's Exchange, New Orleans.
Merchants of New Orleans (petition).
New Orleans attorneys (petition).
New Orleans Clearing House.
New Orleans Cotton Exchange.
New Orleans Credit Men's Association.
New Orleans Board of Trade, Limited.
Shreveport Board of Trade.
Wholesale Grocers' Association, New Orleans.
Albert Baldwin, New Orleans.
William J. Behan, New Orleans.
Thomas G. Brigham, Bastrop.
Walter C. Flower, New Orleans.
Frank M. Hicks, Shreveport.
Chauncey S. Kellogg, New Orleans.
Ernest B. Kruttschnitt, New Orleans.
John B. Levert, New Orleans.
Joseph McCormick, Monroe.
Albion K. Miller, New Orleans.

LOUISIANA—continued.

Fred. F. Myles, New Orleans.
Frederick J. Odendahl, New Orleans.
Walter L. Saxon, New Orleans.
William B. Schmidt, New Orleans.
Raymond B. Scudder, New Orleans.
Thomas J. Semmes, New Orleans.
Breedlove Smith, New Orleans.
James F. Utz, Shreveport.

MAINE.

Bangor Board of Trade.
Biddeford Board of Trade.
Calais Board of Trade.
Citizens of Farmington (petition).
Citizens of Portland (3 petitions).
Portland Fruit and Produce Exchange.
Portland Mechanics' Exchange and Board of Trade.
Saco Board of Trade.
State Board of Trade, Biddeford.
Leslie C. Cornish, Augusta.
Charles F. Libbey, Portland.
Albert R. Savage, Auburn.

MARYLAND.

Baltimore Clearing House.
Business Men's Association, Annapolis.
Citizens of Baltimore (3 petitions).
Merchants and Manufacturers' Association, Baltimore.
Shoe and Leather Board of Trade, Baltimore.
Alfred J. Carr, Baltimore.
Thomas Deford, Baltimore.
J. Ross Diggs, Baltimore.
Solomon Frank, Baltimore.
J. Walter Hodges, Annapolis.

MASSACHUSETTS.

Arkwright Club, Boston.
Board of Trade, Amesbury.
Board of Trade, Beverly,
Board of Trade, Lowell.
Board of Trade, Pittsfield.
Board of Trade, Springfield.
Board of Trade, Stoneham.
Boston Board of Fire Underwriters.
Boston Executive Business Association.
Boston Fish Bureau.
Boston Fruit and Produce Exchange.
Boston Merchants' Association (2 resolutions, 1889, 1890).
Boston Merchants' Club.
Boston Paper Trade Association.
Citizens of Boston (13 petitions).
Citizens of Bridgewater (petition).
Citizens of Chicopee Falls (petition).
Citizens of Fitchburg (petition).
Citizens of Greenfield (petition).
Citizens of Holyoke (petition).
Citizens of Lawrence (petition).
Citizens of Marlborough (petition).
Citizens of Nantucket (petition).
Citizens of New Bedford (petition).
Citizens of Northampton (petition).
Citizens of North Dighton (petition).

MASSACHUSETTS—continued.

Citizens of Salem (petition).
Citizens of Springfield (2 petitions).
Citizens of Woburn (petition).
Citizens of Worcester (2 petitions).
Commercial Club, Boston.
Drysalters Club of New England, Boston.
Gardner Board of Trade.
Grocers' Association, Boston.
Massachusetts State Board of Trade, Lowell.
Massachusetts Wholesale Lumber Association.
Mechanics' Exchange, Boston.
Members of the Lowell Master-Builders Exchange (petition).
Merchant Tailors' Exchange of the City of Boston.
Shoe and Leather Association, Lynn.
Wholesale Grocers' Association, Boston.
Jonathan Bigelow, Boston.
Walstein R. Chester, Boston.
Henry D. Dupee, Boston.
Robert R. Endicott, Beverly.
Noah W. Farley, Boston.
James B. Forsythe, Boston.
Rufus S. Frost, Boston.
Charles A. Grinnell, Boston.
George A. Miner, Boston.
Beverly K. Moore, Boston.
Alexander H. Rice, Boston.
Charles Richardson, Boston.
Edward C. Rogers, Springfield.
Joseph Sawyer, Boston.
James I. Wingate, Boston.

MICHIGAN.

Business Men's Association, Ann Arbor.
Business Men's Association, East Saginaw.
Business Men's Association, Grand Haven.
Business Men's Association, Kalamazoo.
Business Men's Association, Sault Ste. Marie.
Chamber of Commerce, Sault Ste. Marie.
Citizens of Battle Creek (petition).
Citizens of Detroit (3 petitions).
Citizens of Grand Haven (2 petitions).
Citizens of Grand Rapids (3 petitions).
Citizens of Lansing (petition).
Citizens of Muskegon (2 petitions).
Citizens of Owosso (petition).
Citizens of Sault Ste. Marie (2 petitions).
Citizens of Stanton (petition).
Citizens of Traverse City (petition).
Detroit Paint, Oil, and Varnish Club.
Furniture Manufacturers' Association of Northwestern Michigan, Muskegon.
Grand Rapids Board of Trade.
Grand Rapids Furniture Manufacturers' Association.
Manufacturers' Club, Detroit.
Merchants and Manufacturers' Exchange, Detroit.
Michigan State Business Men's Association, Grand Rapids.
George H. Barbour, Detroit.
George G. Briggs, Grand Rapids.
Wellington R. Burt, East Saginaw.

MICHIGAN—continued.

John A. Covode, Grand Rapids.
Bernhard Desenberg, Sault Ste. Marie.
Albert K. Edwards, Kalamazoo.
Richard C. Flannigan, Norway.
Theodore H. Hinchman, Detroit.
George E. Howes, Battle Creek.
Adam S. Kedzie, Grand Haven.
Edward A. Moseley, Grand Rapids.
Samuel E. Pittman, Detroit.
Charles R. Sligh, Grand Rapids.

MINNESOTA.

Board of Trade of Minneapolis.
Chamber of Commerce of St. Paul.
Citizens of Duluth (petition).
Citizens of Mankato (petition).
Citizens of Marshall (petition).
Citizens of Minneapolis (2 petitions).
Citizens of Rochester (2 petitions).
Citizens of St. Paul (5 petitions).
Contractors and Builders' Board of Trade, St. Paul.
Duluth Board of Trade.
Duluth Chamber of Commerce.
Fergus Falls Chamber of Commerce.
Jobbers' Association, Minneapolis.
Minneapolis Business Union.
Minneapolis Produce Exchange.
Rochester Board of Trade.
St. Paul Board of Trade.
St. Paul Jobbers' Union.
Wholesale Grocers' Association, Minneapolis.
Winona Board of Trade.
Winona Jobbers' Association.
Isaac Atwater, Minneapolis.
Melvin R. Baldwin, Duluth.
John M. Bartlett, Minneapolis.
William B. Dean, St. Paul.
Paul D. Ferguson, St. Paul.
Frank L. Greenleaf, Minneapolis.
George W. Gregory, Winona.
Christopher B. Heffelfinger, Minn.
Thomas B. Janney, Minneapolis.
Anthony Kelly, Minneapolis.
Elliott A. Knowlton, Rochester.
Daniel R. Noyes, St. Paul.
Frank L. Randall, Winona.
Charles E. Sawyer, Crookston.
Channing Seabury, St. Paul.
William E. Steele, Minneapolis.
Judson L. Wicks, Minneapolis,
James T. Wyman, Minneapolis.
William H. Yale, Winona.

MISSISSIPPI.

Board of Trade, Jackson.
Citizens of Bay St. Louis (petition).
Citizens of Durant (petition).
Citizens of Meridian (petition).
Citizens of Scooba (petition).
Citizens of White Apple (petition).
Citizens of Yazoo City (petition).
Mississippi Bar Association, Jackson.
Roswell V. Booth, Vicksburg.
Eaton J. Bowers, Bay St. Louis.
Edward C. Carroll, Vicksburg.

MISSISSIPPI—continued.

William C. Craig, Yazoo City.
James H. Duke, Scooba.
John F. Halpin, Vicksburg.
Aug. Keller, Bay St. Louis.
Simon H. Lowenburg, Natchez.
John T. Lyle, Meridian.
John McC. Martin, Port Gibson.
T. Marshall Miller, Vicksburg.

MISSOURI.

Associated Wholesale Grocers of St. Louis.
Business Men's Club, Joplin.
Cape Girardeau Board of Trade.
Citizens of Barkersville (petition).
Citizens of Barnetts (petition).
Citizens of Boone County (petition).
Citizens of Charleston (petition).
Citizens of Claysville (petition).
Citizens of Fulton (petition).
Citizens of Ghermanville (petition).
Citizens of Harrisonville (petition).
Citizens of Joplin (2 petitions).
Citizens of Kansas City (2 petitions).
Citizens of Kirkwood (petition).
Citizens of Lancaster (petition).
Citizens of Malden (petition).
Citizens of Moselle (petition).
Citizens of Olean (petition).
Citizens of Richland (petition).
Citizens of Rocheport (petition).
Citizens of St. Joseph (petition).
Citizens of St. Louis (19 petitions)
Citizens of St. Thomas (petition).
Citizens of Sedalia (2 petitions).
Citizens of Varner (petition).
Citizens of Warrenton (petition).
Citizens of Whiting (petition).
Fourteen large retail firms, St. Louis (petition).
Kansas City Commercial Club.
Kansas City Paint, Oil and Varnish Club.
Lawyers of Sedalia (petition).
Mechanics' Exchange, St. Louis.
Merchants' Exchange, St. Louis (2 resolutions, 1889, 1890).
Mexican and Spanish-American Commercial Exchange, St. Louis.
Missouri Bar Association, St. Louis.
St. Charles Board of Trade.
St. Joseph Board of Trade.
St. Louis Butter and Cheese Dealers' Association.
St. Louis Furniture Board of Trade.
St. Louis Paint, Oil and Drug Club.
St. Louis Retail Grocers' Association.
Springfield Board of Trade.
Young Men's Business Association, Louisiana.
Young Men's Commercial Club, Moberly.
Leon J. Albert, Cape Girardeau.
Rufus E. Anderson, Hannibal.
Charles C. Bell, Boonville.
James O. Broadhead, St. Louis.
Robert S. Brookings, St. Louis.
Baxter Brown, Warrensburg.
Calvin F. Burnes, St. Joseph.
James K. Burnham, Kansas City.
Adolphus Busch, St. Louis.

MISSOURI—continued.

Charles Christensen, St. Louis.
Martin L. Clardy, Farmington.
John Cosgrove, Boonville.
Charles A. Cox, St. Louis.
Samuel Cupples, St. Louis.
James D. Davison, Kansas City.
Daniel R. Flagg, Louisiana.
Frank Gaiennie, St. Louis.
Baldwin B. Gill, Chillicothe.
Noah M. Givan, Harrisonville.
Lamdin E. Irwin, Kansas City.
Anthony Ittner, St. Louis.
George P. B. Jackson, Sedalia.
John A. Lee, St. Louis.
Lewis F. Lindsay, St. Louis.
William B. McAlister, Bowling Green.
Charles A. McCann, Springfield.
Francis J. McMaster, St. Louis.
John W. Maginn, St. Louis.
William W. Morgan, Kansas City.
James M. Nave, Kansas City.
Samuel M. Nave, St. Joseph.
Cyrus Newkirk, Sedalia.
Peter Nicholson, St. Louis.
Elijah H. Norton, Platte City.
John C. O'Keefe, Moberly.
Joseph M. Patterson, Kansas City.
Osgood H. Peckham, St. Louis.
George F. Putnam, Kansas City.
Ferdinand W. Risque, St. Louis.
William E. Schweppe, St. Louis.
D. Howell Shields, Hannibal.
Edward C. Simmons, St. Louis.
Edward C. Smith, St. Joseph.
Edwin W. Stephens, Columbia.
James G. Stowe, Kansas City.
Gerrit H. Ten Broek, St. Louis.
John H. Voglesang, St. Louis.
Cyrus P. Walbridge, St. Louis.
Robert F. Walker, Jefferson City.
Henry K. White, St. Joseph.
William A. Wood, Kingston.
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Donald Macleay, Portland.
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Frederick Fraley, Philadelphia.
Samuel L. French, Plymouth.
Henry A. Fry, Philadelphia.
Edward H. Hance, Philadelphia.
Benjamin S. Janney, jr., Philadelphia.
George A. Kelly, Pittsburg.
G. Murray Reynolds, Wilkesbarre.
Daniel C. Ripley, Pittsburg.
William T. Smith, Scranton.
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Ben Lindauer, Nashville.
William B. Lockett, Knoxville.
Jacob S. Menken, Memphis.
Thomas O. Morris, Nashville.
Frederick W. Orgill, Memphis.
Zeboim C. Patten, Chattanooga.
Robert F. Patterson, Memphis.
Ike F. Peters, Memphis.
William K. Phillips, Nashville.
Joseph F. Shipp, Chattanooga.
Thomas B. Turley, Memphis.
Peter P. Van Vleet, Memphis.

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William H. Harrell, Dallas.
William Heuermann, San Antonio.
Smith J. Howell, Dallas.
Joseph A. Kemp, Wichita Falls.
Christopher W. Mertz, Cleburne.
Joseph F. Meyer, Houston.
Arthur F. Platter, Denison.
Nathan Redlich, Galveston.
Julius Runge, Galveston.
William J. Swain, Henrietta.
Joaquin Villegas, Laredo.
Paul Waples, Fort Worth.
William D. Williams, Fort Worth.

UTAH.

Chamber of Commerce, Salt Lake City.
Thomas E. Crutcher, Salt Lake City.
Edward P. Ferry, Park City.
Henry W. Lawrence, Salt Lake City.
Fred Simon, Salt Lake City.
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A. Berkeley Carrington, Danville.
John M. Higgins, Richmond.
Benjamin F. Johnson, Richmond.
Egbert G. Leigh, jr., Richmond.
Abraham Myers, Norfolk.
Mann Page, Brandon.
Robert R. Prentis, Suffolk.

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Seattle Chamber of Commerce.
Tacoma Chamber of Commerce.
Tacoma Commercial Club.
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Charles M. Atkins, Whatcom.
Nelson G. Blalock, Walla Walla.
Herman L. Chase, Spokane.
Noah B. Coffman, Chehalis.
Samuel Collyer, Tacoma.
Simon B. Conover, Port Townsend.
Marion D. Egbert, Southbend.
John W. Feighan, Spokane.
Emory C. Ferguson, Snohomish.
Jacob Furth, Seattle.
John P. Hartman, jr., Puyallup.
George H. Heilbron, Seattle.
John H. McGraw, Seattle.
Ezra Meeker, Puyallup.
Miles C. Moore, Walla Walla.
Thomas M. Reed, Olympia.
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Jesse M. Layne, Huntington.
William M. Miller, Parkersburg.
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John M. Holley, La Crosse.
Frederick W. Inbusch, Milwaukee.
Thomas L. Kelly, Milwaukee.
Wilbur P. Massuere, Arcadia.
Frank McDonough, Eau Claire.
Henry M. Mendel, Milwaukee.
Simon J. Murphy, jr., Greenbay.
John R. Reiss, Sheboygan.
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72 Indorsed by thousands of citizens of every vocation.
22 Indorsements more cordial and numerous than of any other bill.
39 Insolvency, does not encourage.
19 Interferes but slightly with State laws.
114 Interpreted readily, will be, by the courts.
151 Interstate trade, will stimulate.
47 It is needed.
63 Its need long recognized.
65 Its terms clear, concise, and plain.
58 Just and practicable.
76 Justice, framed with a view to.
59 Just relief to deserving debtors.
47 Kansas, a good thing for.
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54 Lack of, a serious impediment to interstate commerce.
134 Legal, but not fair, methods of opponents.
45 Let it pass.
134 Little group of large dealers opposing.
133 Loopholes, none through which parties may be defrauded.
39 Loyally indorsed.
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122 Main objections to.
76 Manager of a large wholesale house opposed to.
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134 Marvel of skillful work.
114 Meets a long-felt want.
20 Message of peace to warring creditors, will be.
45 Modicum of attention, Senate should give.
59 Most comprehensive business legislation yet proposed.
41 Needed perpetually.
32 Need for.
54 Need for, more and more felt.
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76 None of the objectionable features of the old law.
163 Nonsectional, nonpolitical, and nonselfish.
56 No serious objection to.
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50 Open opposition ceased.
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30 Pass it.
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21 Petitions for.
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123 Plain, concise, economical, and expeditious.
59 Plain people tired of postponement of matters of moment.
15 Plea for enactment of.
53 Popular with business interests.
148 Prime import to business men everywhere.
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22 Promoters men of unquestionable character.
100 Prompt action at the hands of Congress asked.
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45 Protect the honest and punish the dishonest.
20 Provisions of, as stated by the National Board of Trade.
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23 Simple mechanism.
113 Simplicity and economy aimed at.
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81 "Smacks too much of the countinghouse."
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38 Vigorously supported by organizations.
15 Voluntary and involuntary features commended.
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38 Vouched for.
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72 West, the, especially favors it.
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13 Will protect debtors and creditors.
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263 Officer bankruptcy organization.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 238.

IN THE SENATE OF THE UNITED STATES.

MAY 2, 1896.—Referred to the Committee on Civil Service and Retrenchment and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE PUBLIC PRINTER IN RESPONSE TO SENATE RESOLUTION OF APRIL 20, 1896, WITH STATEMENT OF THE AMOUNT OF "LEAVE MONEY" CLAIMED TO BE DUE TO EMPLOYEES OF THE GOVERNMENT PRINTING OFFICE FOR THE FISCAL YEAR 1892-93.

OFFICE OF THE PUBLIC PRINTER,
Washington, D. C., May 1, 1896.

SIR: I have the honor to acknowledge the receipt of the following resolution adopted by the Senate April 20, to wit:

Resolved, That the Public Printer be, and he is hereby, directed to furnish the Senate, at his earliest convenience, with a statement of the amount of "leave money" claimed to be due to employees of the Government Printing Office for the fiscal year 1892-93.

I find upon an examination of the books of this office that there appears to the credit of past employees, and employees now within the office force, for services performed during the fiscal years 1892 and 1893, the sum of about $38,000 for leaves of absence. I find also credited to employees for the fiscal years 1890 and 1891 the sum of $12,000, due and unpaid, for the same purpose.

These claims, I presume, were not liquidated, for the reason that the leaves earned were not granted by the proper authority during the fiscal years, or a lack of appropriation, or by reason of court decisions, or decisions of accounting officers of the Treasury.

Respectfully, yours,

TH. E. BENEDICT,
Public Printer.

Hon. A. E. STEVENSON,
President of the Senate.

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Hon. A. E. STEVENSON,
President of the Senate.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 239.

IN THE SENATE OF THE UNITED STATES.

MAY 2, 1896.—Referred to the Committee on Indian Affairs and ordered to be printed.

Mr. HANSBROUGH presented the following

MEMORIAL FROM THE TURTLE MOUNTAIN BAND OF CHIPPEWA INDIANS IN NORTH DAKOTA, PRAYING THAT THE AGREEMENT ENTERED INTO ON THE 22D DAY OF OCTOBER, 1892, BETWEEN THEMSELVES AND THE COMMISSIONERS APPOINTED UNDER THE INDIAN APPROPRIATION ACT OF JULY 13, 1892, BE SPEEDILY RATIFIED AND THE APPROPRIATION FOR THEIR USE, $1,000,000, PROMISED BY THAT AGREEMENT BE MADE.

TURTLE MOUNTAIN INDIAN RESERVATION,
Belcourt, N. Dak., March 24, 1896.

To the Congress of the United States at Washington, D. C.:

We, the undersigned, Turtle Mountain Band of Chippewa Indians in North Dakota, most respectfully and most earnestly petition you to speedily ratify the agreement entered into on the 22d day of October, 1892, between us and your Commissioners appointed under the Indian appropriation act of July 13, 1892, and to appropriate for our use the $1,000,000 promised by that agreement. But instead of extending the payment over a period of twenty years or doling out the money to us in such a manner that we shall derive no permanent benefit from the same, we beg that at least $200,000 in cash may be paid us the first year, $200,000 the second year, and $100,000 the third year, after the ratification of the said agreement by Congress; the balance, amounting to $500,000, to be placed to our credit, and that the whole amount of $1,000,000 be at interest at the rate of 5 per cent per annum from the time it is placed to our credit until paid to us. We desire these cash payments to enable us to establish permanent homes for ourselves and children, whether on the Indian reservation proper or on Government lands on which Indians are permitted to live and take up homesteads; to purchase lumber for our houses, for machinery, teams, etc., in order that we may become a self-supporting and self-respecting people and no longer a charge on the Government.

We have been waiting, expecting, and hoping for an adjustment of our affairs by the Government, and have been unable, for want of sufficient means, to establish permanent homes for ourselves or do more than eke out a scanty existence. We claim that we are now better prepared to advance with the present times and take upon ourselves the responsibilities of citizenship together with our white brothers, and consequently should have these cash payments to enable us to accomplish what we have herein set forth.

First by right of occupancy and possession—a valid title always recognized by the United States Government in dealing with the Indians of this country—and afterwards by title still more firmly established by our treaties with the Sioux and other Indians and by solemn treaties with the United States Government, we were the rightful owners

of at least 9,000,000 acres of land in the Turtle Mountain country, bounded by the British Possessions and the Missouri River on the north and west, and on the east and south by the lines described in the treaties of 1851 and 1867. We have always been peaceable and friendly with the United States Government, and now that natural changes have made us dependent on the soil for a living and on the sale of our lands to assist us, the Government without our consent has taken possession of our land and allowed its white children to occupy the same, and, so far, without compensation to us.

We therefore beg that this $1,000,000, which is certainly not an unreasonable amount, being only about 10 cents per acre, be appropriated for our use and benefit and distributed as above requested at an early date.

We further petition and beg that in addition to the two townships set apart for us by Executive order, dated June 3, 1894, composing townships 162, ranges 70 and 71 west, the following townships, viz, township 162, range 72 west, and township 161, ranges 70, 71, and 72 west; and also that permission be given us to take up homesteads outside of our reservation without cost to us and without having to pay taxes on the same for a period of twenty-five years, in order that we be placed on a par with those Indians taking up land on reservations proper as is customary.

We claim that in the adjustment of our affairs we should be compensated for a tract of country lying between our southern boundary lines, described by your Commissioners, Porter J. McCumber, John W. Wilson, and W. Woodville Flemming, and the real southern boundary line of our land, as recognized in a treaty made about 1861 between the Chippewa and Sioux Indians and described as follows, viz: Commencing at the mouth of Goose River, thence up the most southern fork of said river to its source, thence in a direct west line to the Sheyenne River, thence up the Sheyenne River to Dogs Den Butte, thence to a point on the Missouri River within gunshot sound of Little Knife River.

We further claim that the 100,000 cords of wood used by the military troops at Fort Totten, N. Dak., from 1867 to 1892, for which the Sioux Indians are asking pay, was cut on the land above claimed by us, and that the money for said wood should be paid to us.

We further claim that the Great Northern Railway Company should be compelled to pay us for our land used by that company in its right of way across our territory.

Kakenewash, his x mark, seal.
Anakonika, his x mark, seal.
Antonie Wilkie, his x mark, seal.
Akeweniro (J. B. Laterregrass), seal.
M. J. Rolette, seal.
John B. Trucott, his x mark, seal.
Mathews Lafranbois, his x mark, seal.
Albert Wilkie, his x mark, seal.
Alex. Gowmean, his x mark, seal.
Dan Turcott, seal.
William Frederick, his x mark, seal.
Frank Dalatour, seal.
Abraham Henle, his x mark, seal.
Charles Poitra, 2d, his x mark, seal.
Boniface Parisier, his x mark, seal.
Theodore Brien, his x mark, seal.
Gabriel Wilkie, his x mark, seal.
Peter McLoud, his x mark, seal.
Daniel Grant, his x mark, seal.

Ed. R. Rolette, seal.
Elise Schindler, seal.
Jaynes Peltier, his x mark, seal.
Dictor Peltier, his x mark, seal.
Herbert Belgard, his x mark, seal.
Ambrose Divier, his x mark, seal.
Maxim Demontigue, his x mark, seal.
Antoin Brien, his x mark, seal.
Alexander Brien, jr., his x mark, seal.
Joseph Brien, his x mark, seal.
Daniel Jerome, sr., his x mark, seal.
Edward Herman, his x mark, seal.
Henry Herman, his x mark, seal.
Louis Delorme, his x mark, seal.
Alexandre Wilkie, seal.
Octave Lapantoine, seal.
Gabriel Azure, jr., seal.
Gabriel Azure, sr., his x mark, seal.
Joseph Lafranbois, 2d, his x mark, seal.

Antoine Cloutier, his x mark, seal.
Jonas Azure, his x mark, seal.
Jenoir Brien, his x mark, seal.
Pascal Montond his x mark, seal.
Joseph Thomas, his x mark, seal.
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Machawe, his x mark, seal.
Kekanowenet, his x mark, seal.
Francois Anyotte, his x mark, seal.
J. B. Decontean, his x mark, seal.
Joseph Fredrick, his x mark, seal.
Archibol Akin, his x mark, seal.
John Akin, his x mark, seal.
Patrice Decontean, his x mark, seal.
Alexander Decontean, his x mark, seal.
Andrew Decontean, his x mark, seal.
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Katakiwabtang, his x mark, seal.
Tepis ko ke ji kok wenni, his x mark, seal.
Wanapi, his x mark, seal.
Julian Sefort, seal.
Alexander Lucier, his x mark, seal.
Joseph Bruce, his x mark, seal.
Kakapinios, his x mark, seal.
Joseph Ladouceur, seal.
Menneweweays, seal.
Augustin Miller J., his x mark, seal.
Alexander Herman, his x mark, seal.
Joseph Douphinois, his x mark, seal.
Baptist Peltier, his x mark, seal.
Mepeta Rezik, his x mark, seal.
Akasitorious, his x mark, seal.
Napoleon Lotind, his x mark, seal.
Alx. Latreille, his x mark, seal.
Baptiste Ducepp, his x mark, seal.
Pierre Ducepte, his x mark, seal.
Mrs. George Gardner, her x mark, seal.
Mrs. J. Bruce, her x mark, seal.
Alx. St. Arnault, his x mark, seal.
Joseph Smith, his x mark, seal.
Israel Smith, his x mark, seal.
Louis Lefontaine, his x mark, seal.
Maximo Landry, his x mark, seal.
William Warren, his x mark, seal.
Charles Dauphinois, his x mark, seal.
St. Pierre Anryotte, his x mark, seal.
André Allain, jr., his x mark, seal.
Guzone Brien, his x mark, seal.
Patrice Allain, his x mark, seal.
André Allain, sr., his x mark, seal.
Napolion Allan, his x mark, seal.
Simion Charrette, his x mark, seal.
Pierre Lissotto, his x mark, seal.
Baptist Allarn, his x mark, seal.
Napolion Allarn, his x mark, seal.
J. B. Wilkie, 2d, his x mark, seal.
Napoleon Turcott, his x mark, seal.
Augustin Wilkie, sr., his x mark, seal.
Joseph Wilkie, his x mark, seal.
Johnny Luchamp, his x mark, seal.
Chrosologe Peltier, his x mark, seal.
Unknown, his x mark, seal.
Stenosla Laverdure, his x mark, seal.
Baptist Allarn, 2d, his x mark, seal.
Napolion Landry, his x mark, seal.
Cuthbert Patten, his x mark, seal.
Madeleine Patten, her x mark, seal.
Penamkowetewat, his x mark, seal.
Joseph Gomneau, sr., his x mark, seal.
Henry Ducept, his x mark, seal.

Wisekeka, his x mark, seal.
John B. Azure, his x mark, seal,
Modeste Capolette, his x mark, seal.
Alexcis Laverdure, his x mark, seal.
Pemewetang, his x mark, seal.
Moses Walletta, his x mark.
Miskomakow, his x mark, seal.
Manakawekopo: his x mark, seal.
Thomas Tefault, his x mark, seal.
Mrs. Peter Charbonou, her x mark, seal.
Jaque Belgard, his x mark, seal.
Francois Bercier, his x mark, seal.
John Blackbird, his x mark, seal.
Peter Lakat, his x mark, seal.
Gabriel Azure, 1, his x mark, seal.
Thomas Thomas, his x mark, seal.
John B. Langer, his x mark, seal.
Pierre Lanfontain, his x mark, seal.
Marcis Lafronbois, his x mark, seal.
J. B. Bercier, his x mark, seal.
J. B. Grout, his x mark, seal.
Alex. J. Jerome, seal.
Daniel Jerome, jr., seal.
J. B. Laframboise, his x mark, seal.
St. Math. Jerome, his x mark, seal.
Andi Azure No. 1, his x mark, seal.
Joseph Grant, his x mark, seal.
Francois Digalais, jr., his x mark, seal.
Joseph Kiflin, his x mark, seal.
Francois Langer, his x mark, seal.
Pierre Grant, his x mark, seal.
Joseph Short, his x mark, seal.
Ambrose Mallette, his x mark, seal.
Moses Azure, his x mark, seal.
Joseph Henry, seal.
Joseph Madeau, his x mark, seal.
Gilbert Belgarde, his x mark, seal.
Gabriel Beauchemin, his x mark, seal
J. B. Latterregrass, jr., seal.
Joseph Langer, his x mark, seal.
Louis Gourmeau, his x mark, seal.
Louis Thomas, his x mark, seal.
Antoine Azure, his x mark, seal.
Francois Azure, his x mark, seal.
Ozawakeas, his x mark, seal.
Anawekijokap, his x mark, seal.
Kawetawinin, his x mark, seal.
John Brunelle, his x mark, seal.
Mrs. V. Roi, her x mark, seal.
Louis Belgarde, his x mark, seal.
J. K. Wilkes, No. 1, seal.
Bazil Belgarde, his x mark, seal.
William Grant, seal.
Moses Deconteau, his x mark, seal.
Moses Lapiere, his x mark, seal.
John Hayes, his x mark, seal.
Antoine Houle, his x mark, seal.
Charles Houle, his x mark, seal.
Napolion Houle, his x mark, seal.
Elzeard McLoud, his x mark, seal.
Christina Charlebois, seal.
Alex. Bruce, his x mark, seal.
Francois Boscar, his x mark, seal.
Ozawekijik, his x mark, seal.
Kapaein, his x mark, seal.
Akamutic, his x mark, seal.
Amicons, his x mark, seal.
Petwewetang, his x mark, seal.
She-she-we-konap, his x mark, seal
Kejikqua-ta-poctag, his x mark, seal.

Penise-kape-ge-kat, his x mark, seal.
Mechil Allan, his x mark, seal.
Michil Demorrais, his x mark, seal.
Louis Annyotte, his x mark, seal.
Bettsey Annyotte, his x mark, seal.
Pet-is-a-wi-nin, his x mark, seal.
Ano-ke-che-kwep, his x mark, seal.
Napasish, No. 1, his x mark, seal.
Puyat, his x mark, seal.
Mish-hwan-kuy, his x mark, seal.
Sa-kun-a-ko-skung, his x mark, seal.
Oza-wa-ko-no-ya, his x mark, seal.
Ka-twa-hu-ta-ta-wat, his x mark, seal.
Pepe-wa-na-hirk, his x mark, seal.
John Baptist Azure, No. 2, his x mark, seal.
Peter Payer, his x mark, seal.
Elie Oioier, his x mark, seal.
Wm. Grant, No. 2, his x mark, seal.
Andre Dejarlais, his x mark, seal.
Octave Renville, his x mark, seal.
Alexis Montreil, his x mark, seal.
Portia Lafrombois, her x mark, seal.
Mary Jollie, her x mark, seal.
Corni, his x mark, seal.
Ota-yan-ge-qua-na-pik, his x mark, seal.
Ka-ka-ke-pejiki, his x mark, seal.
Abraham Allery, his x mark, seal.
Moses Dion, his x mark, seal.
Baptiste Morin, his x mark, seal.
Alfred Morin, his x mark, seal.
Bernhardt Coule, his x mark, seal.
Chaka-sung, his x mark, seal.
Ekos, his x mark, seal.
Ka-pite-ko-way, his x mark, seal.
Andre Morin, sr., his x mark, seal.
Jenor Lafontaine, his x mark, seal.
Marie Louise LeBrun, seal.
Met-wea-ya-sing, his x mark, seal.
Antoine Berthelette, his x mark, seal.
Alphonso St. Grait, his x mark, seal.
Alexander Azure, his x mark, seal.
Alexander Caplett, his x mark, seal.
Cuthbert Henle, his x mark, seal.
Theodore Belgino, jr., his x mark, seal.
Alex Peltier, his x mark, seal.
Paul Peltier, his x mark, seal.
Ellen Peltier, her x mark, seal.
Baptist Peltier, his x mark, seal.
Adolphus Peltier, his x mark, seal.
Eugene Pipin, his x mark, seal.
Caroline Smith, her x mark, seal.
Zachary Smith, his x mark, seal.
Mrs. Joseph Henle, sr., her x mark, seal.
Joseph Rolette, seal.
Alex Morin, his x mark, seal.
Alex Marble, his x mark, seal.

Certificate of Indian agent.

OFFICE INDIAN AGENT TURTLE MOUNTIAN BAND OF CHIPPEWA INDIANS IN NORTH DAKOTA,
Belcourt, N. Dak., March 24, 1896.

I, Ralph Hall, agent of the Turtle Mountain Band of Chippewa Indians in North Dakota, do hereby certify that at a general council, full and timely notice having first been given and held in accordance therewith, at this agency on the 24th day of March, 1896, at which council a majority of all the male adult Indians of said band were present and participated, the foregoing petition to Congress, relative to the ratification of a certain agreement on the 22d day of October, 1892, between said Indians and a Commission appointed under the Indian appropriation act of July 13, 1892, and various other matters, was read, interpreted, and fully explained to said Indians by Joseph Rolette, interpreter, all in my presence, and said petition was then and there agreed to and fully adopted and passed in council by said Indians, which petition represents the wishes of the majority of the male adults of the said Turtle Mountain Band of Chippewa Indains in North Dakota.

Witness my hand this 24th day of March, 1896.

RALPH HALL,
United States Indian Agent.

Certificate of interpreter.

I, Joseph Rolette, do hereby certify that I acted as interpreter for the Turtle Mountain Band of Chippewa Indians in North Dakota, at a general council held by them on the 24th day of March, 1896, at Belcourt, N. Dak., and that a majority of all the adult male Indians of said band were present, and that I interpreted and fully explained the foregoing petition to Congress, and that after said interpretation and explanation it was agreed to and passed by them.

Witness my hand, this 24th day of March, 1896.

JOSEPH ROLETTE, *Interpreter.*

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 240.

IN THE SENATE OF THE UNITED STATES.

MAY 2, 1896.—Referred to the Committee on Public Lands and ordered to be printed.

Mr. CALL presented the following

MEMORIAL FROM FORT BROOK COOPERATIVE ASSOCIATION, OF TAMPA, FLA., RELATIVE TO THEIR CLAIMS AS SETTLERS ON THE ABANDONED FORT BROOK MILITARY RESERVATION.

TAMPA, FLA.

Hon. W. CALL, *Washington, D. C.:*

DEAR SIR: We, the members of the Fort Brook Cooperative Association, have been induced to communicate with you, knowing you to be one of Florida's brightest lights, honorable and trustworthy, bearing the burdens of your countrymen with dignity and pride, and sustaining the trusts imposed in you, faithfully serving the people, as your office demands. We do not hesitate to make our grievance known to you, feeling assured that you will do all you can for us by giving the matter your earliest attention, as we know that you are perfectly familiar with all the facts in the case.

We are settlers upon the abandoned Fort Brook Military Reservation. The number of inhabitants on this land is nearly 2,000 of Florida's poorest people, but honorable and good law-abiding citizens, and by struggling and persevering effort their accumulations in improvements would amount to over $100,000. Now, Senator, does it look right, at this juncture, that so many people should be made homeless and houseless? Numbers of the families are old and bowed down with years, stricken and pallid with disease. We repeat the question, is it right that we should be routed by a few land sharks whose capacious mouths are ever distended but never filled? We know full well, Senator Call, that you will echo our sentiments when you know that we have as much right to this land as anyone else. For this reason we have formed ourselves into a cooporative body for mutual aid and defense of our de facto rights against all duplicity and fraudulent aims.

You know full well, my dear sir, that this land has never been surveyed and offered through the proper legal channel for homestead or preemptive entries. You know that the abandonment of this reservation by the War Department was never legally ratified by Congress when it was so said to be placed in the hands of the Interior Department, to become subject to homestead entry as other public domain lands are.

If this thing were rightly done, where was the public notice which should have been given in accordance with law, in which our land statutes require a period of time not less than thirty days nor more than sixty? No one has ever seen such a notice. If the matter pertaining to

this land has been done under the light of law and equity, why should it be shrouded in darkness? No, my dear Senator Call, there is something very wrong, and we look to you as our day star, the horizon of our future hopes, to dispel the mystery and see that justice is given to your people, although Secretary Smith, against light and evidence, has granted final receipts to these old and fraudulent claimants. Still, we think something can be done in this Congress, and we feel that you are the man to do it for us, and we cheerfully refer you to Senator Flynn, who will aid you and give you some valuable pointers.

If you conclude to aid us in our efforts, look out for Tampa representation, and we commit our trust to you. Serve us as best you can, and some future day you shall have your reward.

Hoping to hear from you at an early date, we beg to remain,

Your true and worthy citizens,

J. D. MACDONALD, *Chairman.*
W. G. PIERCE, *Secretary.*

Names of the members of the Fort Brook Settlers' Association.

John B. Cuneo.
F. N. Weightnovel.
E. A. Lapham.
F. R. Campbell.
M. Meddough.
Ida Letterfield.
Fred Rock.
W. G. Pierce.
H. H. Lightburn.
G. B. Bruce.
T. G. Hewett.
T. O. Billings.
John Nicholas.
Ben. Hewett.
Charles Harris.
Melinda Watson.
D. E. Hewett.
George Price.
E. T. Bowman.
H. B. Tucker.

Captain Boaz.
Robert Williams.
E. Mingo.
Peter Nelson.
Sallie Hewett.
Jno. A. Robinson.
Ernest Krerie.
E. Jagman.
P. G. Risley.
A. S. Wallace.
C. K. Cuneo.
Frank Bethel.
T. G. Gumbley.
Nash Brothers.
Peter Meddough.
R. L. Lovelace.
E. A. Scappar.
Jacob Endell.
A. Long.
E. M. Peterson.

J. J. Routh.
Mrs. E. Staggers.
Harrison Sweeney.
John Jackson.
J. A. Williams.
Will H. Hankel.
J. F. Pierce.
B. Johns.
P. W. Knapp.
Holmes Read.
Krause & Wagner.
H. F. Routh.
P. L. Aitkin.
S. R. Cruse.
Mrs. R. F. Turman
W. R. Hill.
Charles Bell.
Joseph Odey.
E. H. Brack.
E. W. Kindred.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 241.

IN THE SENATE OF THE UNITED STATES.

MAY 4, 1896.—Referred to the Committee on Appropriations and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF THE NAVY IN RESPONSE TO RESOLUTION OF THE SENATE OF APRIL 17, 1896, AS TO HOW MANY ASTRONOMICAL OBSERVERS ARE NOW ENGAGED IN MAKING OBSERVATIONS WITH THE PRINCIPAL INSTRUMENTS OF THE NAVAL OBSERVATORY, ETC.

NAVY DEPARTMENT,
Washington, April 28, 1896.

SIR: I have the honor to acknowledge the receipt of the following resolution of the United States Senate, dated the 17th instant, viz:

Resolved, That the Secretary of the Navy be directed to inform the Senate how many astronomical observers are now engaged in making observations with the principal instruments of the Naval Observatory, and the object of the work being done with each instrument; whether any of the instruments are not yet in condition or not in successful use for making observations of the best kind, and if so, the nature of their defects; to what extent results of observations made with each of the instruments since the occupation of the new Observatory have been published in scientific journals or official works; in what respects, if any, the work being done or the observations being made with each of the instruments are different from or superior to the work or observations of other observatories; what improvements, if any, have been made upon the plans and methods of work at the old Naval Observatory; how many chronometers and nautical instruments are annually issued by the Observatory to ships of the United States compared with the number issued by the Royal Observatory at Greenwich to British ships; the total annual expense of administering the Naval Observatory, including the pay of naval officers on duty there, and the respective portions of that expense growing out of or fairly chargeable to the care and issue of chronometers, the care and issue of other nautical instruments, and the astronomical work of the Observatory.

In compliance with the above resolution, I have the honor to report as follows, viz:

(1) The total number of persons engaged in night work in the department of astronomical observations is 2 professors of mathematics, 3 assistant astronomers, and 4 computers.

(2) The work done with each instrument is as follows:

The 9-inch transit circle: Observations of the sun, moon, planets, Nautical Almanac stars, zone stars, and miscellaneous stars, amounting during the last fiscal year to a total of 9,908.

The prime vertical transit instrument: Observations for variation of latitude and the constants of aberration and nutation.

Zenith telescope: Observations for variations of latitude.

The 26-inch equatorial telescope: Observations of faint satellites, faint comets and asteroids, double stars, and some preliminary spectroscopic work.

The 12-inch equatorial telescope: Observations of comets, asteroids, faint stars, occulations of stars by the moon, and eclipses of Jupiter's satellites.

(3) All the instruments have been in regular use, whenever the weather permitted, for about two and one-half years—some a little more, one a little less.

(4) Owing to imperfect workmanship in the repairs effected at the time of removal from the old Observatory, defects developed themselves from time to time, but most of them have been remedied with so little delay that the average output of work has been kept high. The transit circle is undergoing some repairs at the present moment.

There still remains to be done the following:

26-inch equatorial: Provide means for bright field illumination for micrometers. Increase range of adjustment in latitude.

9.6-inch equatorial: Improve illumination for micrometer, and the definition of objectives for declination microscopes.

9-inch transit circle: Provide better bubble tube for striding level. Finish alteration of the mounting of collimators and meridian mark. (This work is well advanced.)

A standard barometer is needed. A provision has been made for the purchase of this instrument, but up to this time the contractor has made no progress toward supplying it. Unless he shall begin its construction very soon the contract will be canceled and an attempt made to obtain it from some other source. The contractor, Mr. Green, of Brooklyn, N. Y., has been dealt with very leniently in this matter, because, on account of his well-known reputation for superior work, it is desirable that he should construct this barometer, even at the cost of considerable delay.

Two important instruments have been contracted for, but not yet delivered, viz: One 6-inch transit circle, one altazimuth instrument.

(5) With respect to the work of the 12-inch and 26-inch telescopes upon faint satellites, comets, and asteroids, the Observatory has followed the usual custom of astronomers, and has published nearly all of it in the current astronomical journals. The work of the transit circle, prime vertical transit instrument, and zenith telescope is usually reserved for the Observatory volumes, and none of that done at the new Observatory has yet been printed.

(6) The work of the transit circle and 12-inch and 26-inch telescopes is necessarily very similar to the work done with like instruments at other first-class observatories, but the Superintendent of the Naval Observatory reports that so far as he knows the combination of a prime vertical transit instrument and zenith telescope for the determination of variations of latitude is peculiar to this Observatory.

(7) The principal differences between the plane of work at the new and old Observatories consist in the observation of a zone of stars for the great international catalogue of the German Astronomical Society, the use of the 9-inch transit circle exclusively as a differential instrument, and the inception of a continuous duplex series of observations for detecting variations of latitude. There have been no material changes from the methods of observing at the old Observatory, but upon the completion of arrangements now in progress the method of determining the constants of the meridian circle will be simplified and improved.

(8) For the purpose of estimating the cost of the department of astronomical observations it is necessary to state that in addition to the persons enumerated above as engaged in night work that department includes 1 professor of mathematics, who is in charge of all the work as astronomical director, 1 professor of mathematics engaged in compiling a catalogue of stars observed with the Pistor & Martins transit circle at the old Observatory, and 1 computor, paid from the appropriation for "miscellaneous computations."

(9) It is not possible, with the information at hand, to institute an exact comparison between the number of chronometers issued to ships of the United States Navy by the United States Naval Observatory and the number issued from the Greenwich Observatory to British ships. The report of the astronomer royal does not give in sufficient detail the data necessary for such comparison. It is reasonable to assume, however, that the ratio is that of the number of British ships to the number of United States vessels commissioned annually. So far as can be learned, the Greenwich Observatory does not issue to vessels of the royal navy any other instruments than chronometers and watches, while at the Naval Observatory all nautical instruments issued to vessels of our Navy are tested and inspected after being repaired or when submitted for purchase.

(10) "The total annual expense of administering the Naval Observatory, including the pay of the naval officers on duty there, and the respective portions of that expense growing out of or fairly chargeable to the care and issue of chronometers, the care and issue of other nautical instruments, and the astronomical work of the Observatory," is as follows:

[In column 3, "General head," is placed the cost incident to conducting the general business of the Observatory that can not be directly chargeable to any one of the five branches into which its work is divided.]

	1	2	3
	Chargeable to care and issue of chronometers, etc., and nautical instruments.	Chargeable to astronomical work.	General head.
Pay of naval officers:			
1 commodore, superintendent			$4,000.00
1 lieutenant-commander, assistant to superintendent	$2,600.00		
1 lieutenant, head of department of magnetism	2,200.00		
1 lieutenant, head of department of chronometers, etc	2,000.00		
1 lieutenant, head of department of nautical instruments	1,500.00		
1 professor of mathematics, astronomical director		$3,500.00	
1 professor of mathematics, astronomical work		3,500.00	
1 professor of mathematics, astronomical work		3,500.00	
1 professor of mathematics, astronomical work		3,500.00	
Pay of civilians:			
1 assistant astronomer		2,000.00	
2 assistant astronomers, at $1,800		3,600.00	
4 computers, at $1,200 each		4,800.00	
1 computer	1,200.00		
The duties of the following employees being of a general nature, the aggregate of their pay is placed under head 3: 1 clerk of class 4, $1,800; 1 instrument maker, $1,500; 1 electrician, $1,500; 1 photograper, $1,200; 1 assistant librarian, $1,200; 1 copyist, $900; 1 carpenter, $1,000; 1 engineer, $1,000; 2 firemen, $1,440; 6 watchmen, $4,320; 2 skilled laborers, $1,720; 1 elevator conductor, $720; 11 laborers, $7,260; in all, $25,560			25,560.00
For miscellaneous computations		1,200.00	
For apparatus and instruments, and repairs of the same	453.45	2,046.55	
For professional and scientific books, periodicals, engravings, photographs, and fixtures for the library			1,000.00
For repairs to buildings, fixtures, and fences, furniture, gas, chemicals, and stationery, freight (including transmission of public documents through the Smithsonian exchange), foreign postage and expressage, plants, fertilizers, and all contingent expenses			2,500.00
For fuel, oil, grease, tools, pipe, wire, and other material needed for the maintenance and repair of boilers, engines, heating apparatus, electric lighting and power plant, and water-supply system; purchase and maintenance of teams, material for boxing nautical instruments for transportation; paints, telephone and telegraph service, and incidental labor			7,500.00
Total	9,953.45	27,646.55	40,560.00

SUMMARY.

(1) Chargeable directly to care and issue of chronometers and other nautical instruments..	$9,953.45
(2) Chargeable directly to astronomical work.....	27,646.55
(3) Chargeable under "General head".....	40,560.00
Total	78,160.00

I have the honor to be, sir, very respectfully,

H. A. HERBERT,
Secretary.

The PRESIDENT OF THE UNITED STATES SENATE.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 243.

IN THE SENATE OF THE UNITED STATES.

MAY 6, 1896.—Ordered printed as document.

Mr. CULLOM reported the following

CONFERENCE REPORT,

With appended statement showing the gross and net emoluments of United States district attorneys and United States marshals for the fiscal year 1895 and the salaries allowed in H. R. 6248 by the House and Senate and by the conference committee.

The committee of conference on the disagreeing votes of the two Houses on certain amendments of the Senate to the bill (H. R. 6248) making appropriations for the legislative, executive, and judicial expenses of the Government for the fiscal year ending June 30, 1897, and for other purposes, having met, after full and free conference have agreed to recommend and do recommend to their respective Houses as follows:

That the Senate recede from its amendments numbered 99, 101, 131, 133, 134, 136, 225, 226, 227, 228, 229, 230, 231, 232, 234, 237, 238, 239, 240, 241, 242, 245, 247, 248, 249, 250, 251, 252, 253, 254, 255, 257, 259, 261, 262, 264, 265, 266, 267, 269, 272, 273, 277, 278, 279, 280, 281, and 288.

That the House recede from its disagreement to the amendments of the Senate numbered 88, 98, 132, 135, 156, 157, 158, 219, 220, 221, 222, 224, 258, 285, 286, 287, 289, 292, 300, and 302 and agree to the same.

Amendment numbered 55:

That the House recede from its disagreement to the amendment of the Senate numbered 55, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 56:

That the House recede from its disagreement to the amendment of the Senate numbered 56, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *thirty-nine thousand nine hundred dollars;* and the Senate agree to the same.

Amendment numbered 82:

That the House recede from its disagreement to the amendment of the Senate numbered 82, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand dollars;* and the Senate agree to the same.

Amendment numbered 89:

That the House recede from its disagreement to the amendment of

the Senate numbered 89, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

For printing, binding, and wrapping one thousand additional copies of series one, volumes one, two, three, and four, for supplying officers of the Navy who have not received the work, two thousand four hundred dollars; and the Senate agree to the same.

Amendment numbered 115:

That the House recede from its disagreement to the amendment of the Senate numbered 115, and agree to the same with an amendment as follows:

In lieu of the sum proposed inser t*eight thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 116:

That the House recede from its disagreement to the amendment of the Senate numbered 116, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *ten thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 117:

That the House recede from its disagreement to the amendment of the Senate numbered 117, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *six thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 118:

That the House recede from its disagreement to the amendment of the Senate numbered 118, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *eight thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 119:

That the House recede from its disagreement to the amendment of the Senate numbered 119, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *six thousand dollars;* and the Senate agree to the same.

Amendment numbered 120:

That the House recede from its disagreement to the amendment of the Senate numbered 120, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *eight thousand dollars;* and the Senate agree to the same.

Amendment numbered 121:

That the House recede from its disagreement to the amendment of the Senate numbered 121, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *six thousand three hundred dollars;* and the Senate agree to the same.

Amendment numbered 122:

That the House recede from its disagreement to the amendment of

the Senate numbered 122, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *eight thousand three hundred dollars;* and the Senate agree to the same.

Amendment numbered 130:

That the House recede from its disagreement to the amendment of the Senate numbered 130, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *four;* and the Senate agree to the same.

Amendment numbered 137:

That the House recede from its disagreement to the amendment of the Senate numbered 137, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and sixty-four thousand and ten dollars;* and the Senate agree to the same.

Amendment numbered 155:

That the House recede from its disagreement to the amendment of the Senate numbered 155, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *6;* and the Senate agree to the same.

Amendment numbered 159:

That the House recede from its disagreement to the amendment of the Senate numbered 159, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *eleven and thirteen;* and the Senate agree to the same.

Amendments numbered 160 to 217:

That the House recede from its disagreement to the amendments of the Senate numbered 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, and 217, and agree to the same with an amendment, as follows:

In lieu of the amended section insert the following:

SEC. 7. That the United States district attorney for each of the following judicial districts of the United States shall be paid in lieu of the salaries, fees, per centums, and other compensations now allowed by law an annual salary, as follows: For the northern and middle districts of the State of Alabama, each four thousand dollars; for the southern district of the State of Alabama, three thousand dollars; for the Territory of Arizona, four thousand dollars; for the eastern district of Arkansas, four thousand dollars; for the western district of Arkansas, five thousand dollars; for the northern district of California, four thousand five hundred dollars; for the southern district of California, three thousand five hundred dollars; for the district of Colorado, four thousand dollars; for the district of Connecticut, two thousand five hundred dollars; for the district of Delaware, two thousand dollars; for the northern district of Florida, three thousand five hundred dollars; for the southern district of Florida, three thousand five hundred dollars; for the northern district of Georgia,

five thousand dollars; for the southern district of Georgia, three thousand five hundred dollars; for the district of Idaho, three thousand dollars; for the northern district of Illinois, five thousand dollars; for the southern district of Illinois, five thousand dollars; for the district of Indiana, five thousand dollars; for the northern and southern districts of Iowa, each four thousand five hundred dollars; for the district of Kansas, four thousand five hundred dollars; for the district of Kentucky, five thousand dollars; for the eastern district of Louisiana, three thousand five hundred dollars; for the western district of Louisiana, two thousand five hundred dollars; for the district of Maine, three thousand dollars; for the district of Maryland, four thousand dollars; for the district of Massachusetts, five thousand dollars; for the eastern district of Michigan, four thousand dollars; for the western district of Michigan, three thousand five hundred dollars; for the district of Minnesota, four thousand dollars; for the northern and southern districts of Mississippi, each three thousand five hundred dollars; for the eastern district of Missouri, four thousand five hundred dollars; for the western district of Missouri, four thousand five hundred dollars; for the district of Montana, four thousand dollars; for the district of Nebraska, four thousand dollars; for the district of Nevada, three thousand dollars; for the district of New Hampshire, two thousand dollars; for the district of New Jersey, three thousand dollars; for the district of New Mexico, four thousand dollars; for the northern district of New York, four thousand five hundred dollars; for the eastern district of New York, four thousand five hundred dollars; for the eastern district of North Carolina, four thousand dollars; for the western district of North Carolina, four thousand five hundred dollars; for the district of North Dakota, four thousand dollars; for the northern and southern districts of Ohio, each four thousand five hundred dollars; for the district of Oklahoma, five thousand dollars; for the district of Oregon, four thousand five hundred dollars; for the eastern district of Pennsylvania, four thousand five hundred dollars; for the western district of Pennsylvania, four thousand five hundred dollars; for the district of Rhode Island, two thousand five hundred dollars; for the eastern and western districts of the district of South Carolina, four thousand five hundred dollars, two thousand five hundred dollars of which shall be for the performance of the duties of district attorney for the western district; for the district of South Dakota, four thousand dollars; for the eastern, middle, and western districts of Tennessee, each four thousand five hundred dollars; for the northern district of Texas, three thousand five hundred dollars; for the eastern district of Texas, five thousand dollars; for the western district of Texas, four thousand dollars; for the district of Utah, four thousand dollars; for the district of Vermont, three thousand dollars; for the eastern district of Virginia, four thousand dollars; for the western district of Virginia, four thousand five hundred dollars; for the district of Washington, four thousand five hundred dollars; for the district of West Virginia, four thousand five hundred dollars; for the eastern district of Wisconsin, four thousand dollars; for the western district of Wisconsin, four thousand dollars; for the district of Wyoming, four thousand dollars.

And the Senate agree to the same.

Amendment numbered 218:

That the House recede from its disagreement to the amendment of the Senate numbered 218, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *8;* and the Senate agree to the same.

Amendment numbered 223:

That the House recede from its disagreement to the amendment of the Senate numbered 223, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *9;* and the Senate agree to the same.

Amendment numbered 235:

That the House recede from its disagreement to the amendment of the Senate numbered 235, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 236:

That the House recede from its disagreement to the amendment of the Senate numbered 236, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand dollars;* and the Senate agree to the same.

Amendment numbered 243:

That the House recede from its disagreement to the amendment of the Senate numbered 243, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand dollars;* and the Senate agree to the same.

Amendment numbered 244:

That the House recede from its disagreement to the amendment of the Senate numbered 244, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 246:

That the House recede from its disagreement to the amendment of the Senate numbered 246, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 256:

That the House recede from its disagreement to the amendment of the Senate numbered 256, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 260:

That the House recede from its disagreement to the amendment of the Senate numbered 260, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 263:

That the House recede from its disagreement to the amendment of

the Senate numbered 263, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 268:

That the House recede from its disagreement to the amendment of the Senate numbered 268, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 270:

That the House recede from its disagreement to the amendment of the Senate numbered 270, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *for the eastern and western districts of the district of South Carolina, four thousand five hundred dollars, two thousand five hundred dollars of which shall be for the performance of the duties of marshal of the western district;* and the Senate agree to the same.

Amendment numbered 271:

That the House recede from its disagreement to the amendment of the Senate numbered 271, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 274:

That the House recede from its disagreement to the amendment of the Senate numbered 274, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 275:

That the House recede from its disagreement to the amendment of the Senate numbered 275, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *three thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 276:

That the House recede from its disagreement to the amendment of the Senate numbered 276, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 282:

That the House recede from its disagreement to the amendment of the Senate numbered 282, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four thousand dollars;* and the Senate agree to the same.

Amendment numbered 283:

That the House recede from its disagreement to the amendment of

the Senate numbered 283, and agree to the same with an amendment as follows:

I lieu of the sum proposed insert *three thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 284:

That the House recede from its disagreement to the amendment of the Senate numbered 284, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *10;* and the Senate agree to the same.

Amendment numbered 290:

That the House recede from its disagreement to the amendment of the Senate numbered 290, and agree to the same with an amendment as follows:

In lieu of the matter stricken out and inserted by said amendment insert the following:

SEC. 11. That at any time when, in the opinion of the marshal of any district, the public interest will thereby be promoted, he may appoint one or more deputy marshals for such district who shall be known as field deputies, and who, unless sooner removed by the district court as now provided by law shall hold office during the pleasure of the marshal, except as hereinafter provided, and who shall each, as his compensation, receive three-fourths of the gross fees, including mileage, as provided by law, earned by him, not to exceed one thousand five hundred dollars per fiscal year, or at that rate for any part of a fiscal year; and in addition shall be allowed his actual necessary expenses, not exceeding two dollars a day, while endeavoring to arrest, under process, a person charged with or convicted of crime: Provided, That a field deputy may elect to receive actual expenses on any trip in lieu of mileage: Provided, That in special cases, where in his judgment justice requires, the Attorney-General may make an additional allowance, not, however, in any case to make the aggregate annual compensation of any field deputy in excess of twenty-five hundred dollars nor more than three-fourths of the gross fee earned by such field deputy. The marshal, immediately after making any appointment or appointments under this section, shall report the same to the Attorney-General, stating the facts as distinguished from conclusions constituting the reason for such appointment, and the Attorney-General may at any time cancel any such appointment as the public interest may require. The field deputies herein provided for of the districts of California, Colorado, Washington, Montana, North Dakota, South Dakota, Nevada, Oregon, Wyoming, and Idaho shall, for the services they may perform during the fiscal year eighteen hundred and ninety-seven, receive double the fees allowed by law to like officers in other States for performing similar duties, but neither of them shall be allowed to receive of such fees any sum exceeding the aggregate compensation of such officer as provided herein.

And the Senate agree to the same.

Amendment numbered 291:

That the House recede from its disagreement to the amendment of the Senate numbered 291, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *12;* and the Senate agree to the same.

Amendment numbered 293:

That the House recede from its disagreement to the amendment of

the Senate numbered 293, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *13;* and the Senate agree to the same.

Amendment numbered 294:

That the House recede from its disagreement to the amendment of the Senate numbered 294, and agree to the same with an amendment as follows:

In line 6 of the matter inserted by said amendment strike out the words "represent or"; and the Senate agree to the same.

Amendment numbered 295:

That the House recede from its disagreement to the amendment of the Senate numbered 295, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *14;* and the Senate agree to the same.

Amendment numbered 296:

That the House recede from its disagreement to the amendment of the Senate numbered 296, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *15;* and the Senate agree to the same.

Amendment numbered 297:

That the House recede from its disagreement to the amendment of the Senate numbered 297, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *16;* and the Senate agree to the same.

Amendment numbered 298:

That the House recede from its disagreement to the amendment of the Senate numbered 298, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *sections six to fifteen, inclusive, of;* and the Senate agree to the same.

Amendment numbered 299:

That the House recede from its disagreement to the amendment of the Senate numbered 299, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *17;* and the Senate agree to the same.

Amendment numbered 301:

That the House recede from its disagreement to the amendment of the Senate numbered 301, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *six to fifteen, inclusive;* and the Senate agree to the same.

Amendment numbered 303:

That the House recede from its disagreement to the amendment of

the Senate numbered 303, and agree to the same with an amendment as follows:

In lieu of the number proposed insert *18;* and the Senate agree to the same.

Amendment numbered 304:

That the House recede from its disagreement to the amendment of the Senate numbered 304, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *sections six to fifteen, inclusive, of;* and the Senate agree to the same.

Amendment numbered 311:

That the House recede from its disagreement to the amendment of the Senate numbered 311, and agree to the same with amendments as follows:

In lieu of the matter inserted by said amendment insert the following: *six to twenty-three,* and on page 127 of the bill, in line 10, strike out the words "June thirtieth" and insert in lieu thereof the words *the first day of July;* and the Senate agree to the same.

Amendment numbered 312:

That the House recede from its disagreement to the amendment of the Senate numbered 312, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *six, eight, or fifteen;* and the Senate agree to the same.

The committee of conference have been unable to agree on the amendments of the Senate numbered 11, 12, 13, 14, 16, 19, 22, 23, 36, 37, 38, 83, 108, 109, 142, 144, 233, 305, 306, 307, 308, 309, 310, 313, and 314.

S. M. CULLOM,
H. M. TELLER,
F. M. COCKRELL,
Managers on the part of the Senate.

HENRY H. BINGHAM,
ALEX. M. DOCKERY,
Managers on the part of the House.

Statement showing the gross and net emoluments of United States district attorneys and United States marshals for the fiscal year 1895, and the salaries allowed in H. R. 6248 by the House and Senate and by the conference committee.

District.	Gross and net emoluments of the United States district attorney from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—			Gross and net emoluments of the United States marshal from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—		
		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.
Alabama:								
Northern	$11,598.70 9,094.31	$4,000	$5,000	$4,000	$43,726.08 6,119.27	$4,000	$5,000	$4,000
Middle	10,001.00 8,787.48	4,000	5,000	4,000	46,872.33 6,521.26	4,000	5,000	4,000
Southern	4,880.00 4,768.15	3,000	4,000	3,000	27,645.60 6,459.23	3,000	4,000	3,000
Alaska								
Arizona	6,103.80 5,460.23	4,000	4,000	4,000	25,900.15 5,103.56	4,000	5,000	4,000
Arkansas:								
Eastern	5,582.80 5,419.30	4,000	4,000	4,000	20,092.60 7,283.87	4,000	4,000	4,000
Western	10,770.00 10,562.90	5,000	5,000	5,000	50,490.85 10,356.18	5,000	5,000	5,000
California:								
Northern	4,047.17 1,947.17	4,000	5,000	4,500	13,294.38 4,852.27	4,000	5,000	4,000
Southern	3,440.62 2,900.62	3,000	4,000	3,500	14,821.59 3,533.17	3,000	4,000	3,000
Colorado	6,860.60 6,860.60	4,000	5,000	4,000	13,697.76 4,714.12	4,000	5,000	4,000
Connecticut	2,763.60 2,763.60	2,000	3,000	2,500	3,728.12 2,977.05	2,000	3,000	2,000
Delaware	1,830.00 1,822.75	2,000	2,500	2,000	2,611.35 2,591.35	2,000	2,500	2,000
District of Columbia	47,055.00 31,178.42	5,000			20,573.48 12,889.41	5,000	6,000	
Florida:								
Northern	4,539.57 4,439.07	3,000	4,000	3,500	12.150.77 *a* 4,775.27	3,000	4,000	3,000
Southern	3,607.90 3,244.90	3,000	4,000	3,500	4,752.94 2,796.64	3,000	4,000	3,000
Georgia:								
Northern	13,001.60 7,959.23	5,000	5,000	5,000	51,231.85 6,611.33	5,000	5,000	5,000
Southern	3,056.60 3,056.60	2,500	5,000	3,500	15,545.78 6,000.00	2,500	5,000	3,500
Idaho	3,856.60 2,390.05	2,500	3,500	3,000	11,544.07 3,690.83	2,500	3,500	3,000
Illinois:								
Northern	6,933.13 5,417.66	5,000	5,500	5,000	23,885.51 6,000.00	5,000	5,500	5,000
Southern	6,703.60 5,590.65	4,500	5,000	5,000	22,876.38 6,857.48	4,500	5,000	4,500
Indian Territory:								
Northern								
Central								
Southern								
Indiana	6,765.80 6,588.00	5,000	5,500	5,000	16,690.37 4,933.93	4,500	5,500	4,500
Iowa:								
Northern	9,114.60 7,783.43	4,000	5,500	4,500	13,783.02 5,195.64	4,000	5,000	4,000
Southern	6,952.30 6,146.80	4,000	5,500	4,500	30,722.20 8,652.41	4,000	5,000	4,000
Kansas	6,201.70 5,203.26	4,000	5,000	4,500	14,311.64 4,033.64	4,000	5,000	4,000
Kentucky	10,129.19 8,558.45	5,000	5,500	5,000	36,015.26 6,200.20	5,000	5,500	5,000
Louisiana:								
Eastern	2,906.00 2,906.00	3,000	5,000	3,500	4,733.22 2,817.94	2,500	4,000	3,000
Western	2,695.20 2,695.20	2,000	3,000	2,500	3,502.33 3,143.67	2,000	3,000	2,500

a Net emoluments estimated for six months.

Statement showing the gross and net emoluments of United States district attorneys and United States marshals for the fiscal year 1895, etc.—Continued.

District.	Gross and net emoluments of the United States district attorney from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—			Gross and net emoluments of the United States marshal from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—		
		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.
Maine	$2,992.36 2,992.36	$2,500	$4,000	$2,000	$10,709.16 5,326.94	$3,000	$4,000	$3,000
Maryland	4,067.50 4,067.50	3,000	5,000	4,000	6,048.15 3,590.21	3,000	4,500	3,500
Massachusetts	8,235.15 7,816.25	5,000	5,500	5,000	13,794.24 6,000.00	5,000	5,500	5,000
Michigan:								
Eastern	3,444.48 3,444.48	4,000	4,000	4,000	11,576.99 6,498.72	4,000	5,000	4,000
Western	5,311.70 5,311.70	3,000	4,000	3,500	8,914.85 5,815.78	3,000	4,000	3,000
Minnesota	4,840.00 3,485.12	4,000	5,000	4,000	22,099.79 a5,364.00	4,000	5,500	4,000
Mississippi:								
Northern	7,377.40 6,125.65	3,000	5,000	3,500	18,899.35 5,404.58	3,000	5,000	3,000
Southern	7,916.00 5,892.74	3,000	5,000	3,500	19,406.51 6,046.15	3,000	5,000	3,000
Missouri:								
Eastern	b3,300.00 3,084.00	4,000	5,000	4,500	17,624.55 5,292.79	4,000	4,500	4,000
Western	7,761.30 7,082.52	4,000	5,000	4,500	21,964.78 4,289.77	4,000	4,500	4,000
Montana	7,314.80 5,800.10	3,500	5,000	4,000	24,253.22 6,493.06	3,500	5,000	3,500
Nebraska	5,507.70 5,164.12	3,500	5,000	4,000	17,937.96 7,097.25	3,500	5,000	3,500
Nevada	4,322.40 4,322.40	2,500	3,000	3,000	7,104.08 4,255.52	2,000	3,000	2,500
New Hampshire	b1,203.60 866.80	2,000	2,500	2,000	1,846.30 1,846.30	2,000	3,000	2,000
New Jersey	b2,254.40 a2,254.40	2,000	4,000	3,000	6,444.44 3,409.53	2,500	3,000	3,000
New Mexico	9,354.15 7,833.54	4,000	5,000	4,000	34,352.95 8,525.60	4,000	5,000	4,000
New York:								
Northern	5,217.56 4,402.19	4,000	5,000	4,500	21,888.82 8,244.69	5,000	5,000	5,000
Eastern	3,950.08 3,950.08	3,000	4,500	4,500	6,923.49 5,880.51	3,000	5,000	4,000
Southern	----------	-------	-------	-------	23,279.54 a5,217.46	5,000	6,000	-------
North Carolina:								
Eastern	5,395.40 5,395.40	4,000	4,000	4,000	17,377.71 5,823.30	4,000	4,000	4,000
Western	19,563.20 17,177.79	4,500	5,000	4,500	43,762.25 8,571.09	4,500	5,000	4,500
North Dakota	5,923.20 5,840.45	3,500	5,000	4,000	36,172.88 7,305.35	3,500	5,000	4,000
Ohio:								
Northern	b 5,697.86 c 5,081.55	4,000	5,000	4,500	14,474.62 5,095.48	4,000	4,500	4,000
Southern	5,335.65 2,206.05	4,000	5,000	4,500	16,026.79 6,281.93	4,000	5,000	4,000
Oklahoma	16,364.80 14,196.56	5,000	5,000	5,000	248,179.39 26,919.86	5,000	5,500	5,000
Oregon	5,916.75 5,747.52	4,000	5,500	4,500	18,376.02 3,955.62	4,000	5,000	4,000
Pennsylvania:								
Eastern	b 4,332.40 4,047.54	4,000	5,000	4,500	9,069.37 5,283.34	4,000	5,000	4,000
Western	4,520.00 3,301.47	4,000	5,000	4,500	8,699.40 4,764.92	3,500	5,000	4,000
Rhode Island	2,315.00 2,315.00	2,000	3,000	2,500	2,352.89 2,293.12	2,000	3,000	2,000

a Net emoluments estimated for four months. *b* Estimated, in part.
c Net emoluments estimated for six months.

Statement showing the gross and net emoluments of United States district attorneys and United States marshals for the fiscal year 1895, etc.—Continued.

District.	Gross and net emoluments of the United States district attorney from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—			Gross and net emoluments of the United States marshal from which his compensation, not to exceed $6,000, is paid.	Amount of annual salary—		
		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.		Allowed by the House.	Allowed by the Senate.	Agreed to by conference committee.
South Carolina	$11,261.00 9,359.99			$4,500	$42,971.99 12,998.27			$4,500
Eastern			$2,000				$2,000	
Western		$4,500	3,000			$4,500	3,000	
South Dakota	6,731.60 5,974.75	3,500	5,000	4,000	29,675.24 6,484.46	3,500	5,000	4,000
Tennessee:								
Eastern	12,560.20 10,471.47	4,000	5,000	4,500	35,094.53 5,997.35	4,000	5,000	4,000
Middle	11,425.00 9,430.59	4,000	5,000	4,500	30,983.41 10,017.91	4,000	5,000	4,000
Western	9,019.00 8,843.25	4,000	5,000	4,500	11,907.06 5,431.83	4,000	5,000	4,000
Texas:								
Northern	3,438.30 3,438.30	3,000	4,000	3,500	13,878.55 4,769.50	3,000	4,000	3,000
Eastern	10,405.74 8,611.27	5,000	5,500	5,000	83,067.37 8,600.76	5,000	5,000	5,000
Western	4,005.10 4,005.10	3,500	5,000	4,000	24,396.83 5,327.83	3,500	5,000	4,000
Utah	9,170.20 7,833.42	3,000	5,000	4,000	16,684.29 4,191.65	3,000	4,000	3,500
Vermont	2,985.60 2,985.60	2,000	3,000	3,000	4,545.48 4,545.48	2,000	4,000	2,500
Virginia:								
Eastern	5,236.20 5,109.54	3,500	4,500	4,000	6,144.13 4,495.41	3,500	4,000	3,500
Western	12,804.60 10,687.77	4,000	5,000	4,500	43,500.27 8,643.66	4,000	5,000	4,000
Washington	8,370.00 6,460.13	4,000	5,000	4,500	46,320.44 11,064.57	4,000	5,000	4,000
West Virginia	10,301.60 7,926.05	4,000	5,000	4,500	46,181.56 6,365.70	4,000	5,000	4,000
Wisconsin:								
Eastern	*a* 6,211.00 5,400.50	4,000	5,000	4,000	14,775.77 5,418.08	4,000	5,000	4,000
Western	4,986.60 4,986.60	3,000	5,000	4,000	11,347.25 5,680.99	3,000	5,000	4,000
Wyoming	4,615.00 4,410.00	3,000	4,500	4,000	5,891.23 5,484.98	3,000	5,000	3,500
Total salaries	.....	257,500	324,000	280,500	.....	262,500	334,000	267,000

a Estimated, in part.

CONFERENCE AGREEMENT.

Attorneys:	
Increase over House	$23,000
Reduction under Senate	43,500
Proposed increase by Senate	66,500
Marshals:	
Increase over House	4,500
Reduction under Senate	67,000
Proposed increase by Senate	71,500

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 244.

IN THE SENATE OF THE UNITED STATES.

MAY 6, 1896.—Referred to the Committee on Commerce and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ASSISTANT SECRETARY OF WAR, TRANSMITTING, IN RESPONSE TO PUBLIC RESOLUTION NO. 17, ENTITLED "JOINT RESOLUTION PROVIDING FOR CERTAIN SURVEYS IN THE STATE OF FLORIDA," A LETTER FROM THE CHIEF OF ENGINEERS, DATED MAY 5, 1896, RELATIVE TO THE CONSTRUCTION OF A BREAKWATER AT PALM BEACH, FLORIDA.

WAR DEPARTMENT,
Washington, D. C., May 6, 1896.

SIR: In answer to public resolution No. 17, entitled "Joint resolution providing for certain surveys in the State of Florida," approved February 26, 1896, I have the honor to transmit herewith a letter from the Chief of Engineers, dated May 5, 1896, in which he expresses the opinion that the construction of a breakwater at Palm Beach, Florida, for the purpose of protecting and facilitating landing at the pier now constructed at that place, would cost about $500,000.

Very respectfully,

JOSEPH B. DOE,
Assistant Secretary of War.

The PRESIDENT OF THE UNITED STATES SENATE.

OFFICE OF THE CHIEF OF ENGINEERS,
UNITED STATES ARMY,
Washington, D. C., May 5, 1896.

SIR: Public resolution No. 17, entitled "Joint resolution providing for certain surveys in the State of Florida," approved February 26, 1896, provides as follows:

That the sum of one thousand five hundred dollars be, and the same hereby is, appropriated, out of any money in the Treasury not otherwise appropriated, to be expended under the direction of the Secretary of War, for a survey and plans for the improvement of the entrance to Biscayne Bay, Florida, as recommended by the Chief of Engineers in his letter of February twenty-sixth, eighteen hundred and ninety-five, and for a survey and plans for the construction of a breakwater at Palm Beach, Florida; and the Secretary of War is directed to report the result of such surveys, together with plans and estimates for contemplated improvements, to Congress at the earliest practicable moment.

The work ordered by this resolution was assigned to Lieut. Col. W. H. H. Benyaurd, Corps of Engineers, and as detailed a survey as was possible, with the funds available and in the time granted, has been made, and as full consideration has been given to the matter of plans and estimates for a breakwater and dredging as the necessity for an immediate report has permitted.

Under date of May 1, 1896, Colonel Benyaurd presents a report upon his survey, with estimates of cost of breakwater and dredging proposed. The plans contemplate such a harbor of refuge as will accommodate deep-draft ships and fully provide for the commerce which it is expected might seek Palm Beach under certain conditions of trade.

The project proposed is an extensive one, and its estimated cost is very great. Time is needed for full consideration of the propriety and necessity of such extensive and expensive work, and I can not at the present time express any opinion as to the merits of the plans proposed.

An immediate report upon this subject is called for, and after a study of the map presented with the report of the survey, and such other data as are available, and on the assumption that the breakwater referred to in the resolution of Congress is such a structure as will protect and facilitate landing at the pier now constructed at Palm Beach, I am of the opinion that a breakwater which will protect this pier from northeast storms, and probably serve the special purpose indicated, can be constructed for about $500,000.

Very respectfully, your obedient servant,

W. P. CRAIGHILL,
Brig. Gen., Chief of Engineers.

Hon. DANIEL S. LAMONT,
Secretary of War.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 245.

IN THE SENATE OF THE UNITED STATES.

MAY 6, 1896.—Referred to the Committee on Commerce and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ASSISTANT SECRETARY OF WAR, TRANSMITTING A LETTER FROM THE CHIEF OF ENGINEERS, TOGETHER WITH A COPY OF A REPORT FROM MAJ. J. H. WILLARD, CORPS OF ENGINEERS, OF A PRELIMINARY EXAMINATION MADE BY HIM IN COMPLIANCE WITH THE PROVISIONS OF THE RIVER AND HARBOR ACT OF AUGUST 17, 1894, OF BIG SUNFLOWER RIVER, MISSISSIPPI.

WAR DEPARTMENT,
Washington, D. C., May 5, 1896.

SIR: I have the honor to inclose herewith a letter from the Chief of Engineers, dated May 4, 1896, together with a copy of report from Maj. J. H. Willard, Corps of Engineers, dated April 4, 1896, of a preliminary examination made by him in compliance with the provisions of the river and harbor act of August 17, 1894, of Big Sunflower River, Mississippi.

Very respectfully,

JOSEPH B. DOE,
Assistant Secretary of War.

The PRESIDENT OF THE UNITED STATES SENATE.

OFFICE OF THE CHIEF OF ENGINEERS,
UNITED STATES ARMY,
Washington, D. C., May 4, 1896.

SIR: I have the honor to submit the accompanying copy of report, dated the 4th ultimo, by Maj. J. H. Willard, Corps of Engineers, respecting a preliminary examination of Big Sunflower River, Mississippi, with a view to its improvement as high as Clarksdale by locks and dams, made to comply with the provisions of the river and harbor act of August 17, 1894.

For reasons stated Major Willard is of the opinion that the Big Sunflower River is worthy of improvement to a greater extent than has yet been authorized, and that the cost of a survey required for the preparation of a project for increasing the scope of improvement as an open river would be $10,000, but that this river alone is not worthy of improvement by the United States by locks and dams at the present time; although if considered as a part of a system of internal navigation, to be formed by locks and dams, it might be worthy of improvement in the same way, the extension depending upon the development of its valley, and eventually, probably, as high as Clarksdale.

He is also of the opinion that an exhaustive survey, at a cost of not less than $50,000, of the streams of the Yazoo Basin should be undertaken, for the purpose of ascertaining the feasibility and cost of a system of locks and dams in said basin, and that such survey is a public necessity.

Col. J. W. Barlow, Corps of Engineers, Division Engineer, concurs in the views of Major Willard respecting a comprehensive survey of the Yazoo System.

In my opinion, which the law requires me to express, the improvement of the Big Sunflower River as high as Clarksdale by locks and dams should not be undertaken by the United States at this time.

Very respectfully, your obedient servant,

W. P. CRAIGHILL,
Brig. Gen., Chief of Engineers.

Hon. DANIEL S. LAMONT,
Secretary of War.

PRELIMINARY EXAMINATION OF BIG SUNFLOWER RIVER, MISSISSIPPI, WITH A VIEW TO ITS IMPROVEMENT AS HIGH AS CLARKSDALE BY LOCKS AND DAMS.

UNITED STATES ENGINEER OFFICE,
Vicksburg, Miss., April 4, 1896.

GENERAL: In compliance with instructions contained in letter from your office, dated August 20, 1894, I have the honor to submit this report upon "Big Sunflower River, Mississippi, with a view to its improvement as high as Clarksdale by locks and dams," the preliminary examination of which was called for by section 10 of river and harbor act of August 17, 1894.

Big Sunflower River was examined under Major Benyaurd late in 1878, in accordance with a provision in the act of June 18, 1878. Owing to the outbreak of yellow fever in this valley, and to other circumstances, the examination was hasty and incomplete. No reports, maps, or sketches are on file in this office, and it is inferred that none were made, owing to the disturbed condition of this part of the country.

The general character of the alluvial streams in this district indicated the same general plan for preliminary improvement, viz, clearing the banks of leaning timber, removing snags, logs, and other obstructions from the channel, etc.; and the knowledge of the existence of certain shoals suggested closing chutes and building inexpensive wing dams. Major Benyaurd's project contemplated work during three or four successive low-water seasons at an estimated expenditure of $66,000. Congress has appropriated $67,000, from March 3, 1879, to August 17, 1894, but this amount, spread over seventeen years, has not accomplished what was hoped for when the estimate was submitted, nor given complete satisfaction to those interested in navigation, although the improvement has been considerable in giving a longer period of navigation each season and materially lessening its dangers. Major Benyaurd's opinion was that radical improvement of Big Sunflower River should be postponed, and attention paid chiefly to the immediate needs of commerce, an opinion fully justified by reference to the conditions existing at that time. Then there was no levee system. Existing levees were independent, low grade, and broken, and the whole Yazoo Delta was overflowed by every great high water from above Clarksdale to Vicksburg, with the exception of a narrow strip between Clarks-

dale and Tallahatchie River to a point a few miles below Greenwood on Yazoo River. The alluvial map of Mississippi Valley, published by the Mississippi River Commission, illustrates this in a striking way.

Now this great basin is entirely free from overflow in its upper part, and subject only to backwater up Yazoo River, depending upon the elevation of flood water at the limit of the Yazoo Front at Brunswick, a few miles above Vicksburg.

When the call for this examination came there was practically no definite information on file in this office except that which had been obtained incidentally while prosecuting other work.

In 1858 a line of levels had been run under the Delta survey from Greenwood on Yazoo to Prentiss on Mississippi River, but no permanent benches were made, so that the section gives only a notion of relative elevations. In 1879 a section was made under the Mississippi River Commission from Lake Providence to Yazoo City, which has been tied in by connecting the benches at each end with the system of precise levels of the Coast Survey and Engineer Department.

In developing the survey for the project for diverting Yazoo River and improving Vicksburg Harbor a loop of precise levels had been finished from Vicksburg to Yazoo City and from Greenville to Greenwood, and thence to Yazoo City, the line of the United States Coast Survey closing between Vicksburg and Greenville, by which we were able to get elevations on Sunflower River at Baird, Georgia Pacific Railroad Bridge, and at L'Argent, the junction of Big Sunflower with Yazoo. In order to get elevations at Clarksdale a line of precise levels was run from Mississippi River Commission benches at Friar Point to Yazoo and Mississippi Valley Railway Bridge across Big Sunflower near Clarksdale. Maps were then compiled from such county maps as could be found, supplemented by a tracing of land-survey maps at the State capitol, Jackson, Miss. With this foundation Assistant Engineer Marshall made the field reconnoissance in February, 1896, using an improvised plane table in the pilot house of one of the small snag boats, a method that had been tried with considerable success on Ouachita River. The maps* have been adjusted on eleven sheets, scale 1:10,000, by comparison with those of the land surveys, and give a very fair representation of the general course and windings of the river. With them is a combined hydrograph* of Big Sunflower and Yazoo rivers from definite information obtained by levels to Clarksdale, Baird, and L'Argent for Big Sunflower, and at a greater number of points on Yazoo.

This hydrograph is interesting as showing the protection due to the levees on Yazoo Front, but its value is quite limited for discussing improvement of Big Sunflower River by means of locks and dams. It has a value of its own, however, in this that it indicates the probability that each stream of what I may call the Yazoo System should carry its own water hereafter and be free from dangerous floods so long as the levees on Yazoo Front shall stand.

As already suggested, conditions have changed immensely since the first examination of Big Sunflower River in 1878, and it would be difficult to find another portion of country of like area where improvement and development have been so marked. By the cooperation of the river commission, State levee commissions, and the Yazoo and Mississippi Valley Railway Company a basin some 200 miles long by about 60 miles broad at its widest part has been secured against overflow. The lands so reclaimed are the most fertile in the Mississippi Valley, and

*Not submitted.

capable of sustaining a large population. The country is being settled rapidly, especially by small farmers, colored as well as white, and by not a few colonists from Northern States.

The Illinois Central bounds this basin on east and west, and branches are being extended into the interior from both divisions where the Georgia Pacific division of the Southern Railway crosses it from Greenville on Mississippi River to Greenwood on the Yazoo. But the people want the natural routes improved, and transportation assured the year round, especially those who live in the secondary valleys or river bottoms, who find the long hauls from their farms to railway stations a heavy burden even when the country roads are in fair condition, and who feel that an assured river trade would benefit all by equalizing and moderating freight charges.

The hydrograph shows what the general gain has been, but figures give concrete ideas, and accordingly the following table has been made showing the "protection," that is, the difference between overflow high water from Mississippi River and natural high water on Big Sunflower and Yazoo rivers since the levee system has been inaugurated. Elevations in this engineering district are in the metric system, and refer to an arbitrary plane known as Cairo datum.

	Meters.	Feet.
Big Sunflower:		
Clarksdale	11.3	= 36.2
Baird	7.6	= 24.9
Yazoo River:		
Greenwood	3.50	= 11.5
Yazoo City	3.47	= 11.4

The gain in Big Sunflower Valley obviously should be greater than in Yazoo Valley, for Yazoo River skirts the hills bounding this great basin on the east and receives the rains quickly on the one hand, while on the other it was subject to Mississippi floods, either from above through Tallahatchie River or across the basin, only after all the intermediate valleys had been filled. Of course the immense range at Clarksdale was due to the flow through the historic Hushpucana.

The hydrograph also indicates that natural high water should be within banks, as a rule, and, therefore, that a system of slack-water navigation should not be dangerous to the inhabitants of the valley, especially if movable dams were employed, to be lowered on the approach of a flood wave, and to be thrown down at stages high enough for open navigation.

The revival of interest in the American bear-trap and its recent improvements gives grounds for believing that this form of dam should be peculiarly fitted for streams of small low-water discharge, and especially for Big Sunflower River, which differs from all other streams in this basin in that it is comparatively free from drift and is a clear-water stream, being fed chiefly by springs and filtration. The question of foundations should not be regarded as a serious one in the light of modern experience. There is a lock of cut stone at Kampsville, on Illinois River, 375 feet long by 75 feet wide by 7 feet lift, with a fixed dam 1,200 feet long on an alluvial foundation inclosed and confined by sheet piling, and therefore I have no doubt that smaller constructions may be built with safety on Big Sunflower River, although the cost would be somewhat large.

There are other considerations, however, that would demand close attention and which indicate the need of an exhaustive survey of the whole valley. The streams in this basin interlace and connect through creeks, bayous, and lakes, and unless due care were taken in locating a

dam or in closing outlets the effect of a pool might be to flank and abandon a lock and dam and make a new channel into one of the side streams. Big Sunflower River connects with Yazoo through Lake George, Silver Creek on the eastward, and with Rolling Fork, Little Sunflower, and Deer Creek, and so around again to Yazoo below. The drainage and discharge of Big Sunflower with respect to Yazoo River is such that at times, when the latter is rising, there is a strong current of backwater felt for miles up Big Sunflower, so that the first lock would require guard gates if placed in Big Sunflower River, or else the lock and dam would have to be placed in Yazoo River below L'Argent. The latter plan would have the merit of giving slack water in each stream in the inverse ratio of their slopes, while obviating the danger of flanking from the first pool into Yazoo through connections from the left or eastward bank of Big Sunflower.

The main question, then, may be answered in the affirmative; it is feasible to improve Big Sunflower River as high as Clarksdale by locks and dams.

The number of dams would depend upon the lifts that could be given with safety and upon the relative elevations of the pools formed by them with respect to the banks and to the connections with other streams in the basin. Assuming that the interests of navigation would not be satisfied with less than 1 meter, say 3 feet, above low water at Clarksdale, the levels indicate at least nine dams, with an average lift of about $2\frac{1}{2}$ meters (about 8 feet), and that the first dam, as already suggested, would have to be put in Yazoo River below the mouth of Big Sunflower.

The cost of such a system would be large, and the annual charges for maintenance and operation probably would exceed the amount that has been spent for improving Big Sunflower since Congress first authorized the work.

From the commercial statistics it appears that the business on Big Sunflower River during the fiscal year 1895 amounted to about 24,000 tons, valued at about $950,000. How great the increase would be from the inauguration of slack-water navigation and from the progressive settling and development of the country would be mere guesswork, but it is probable that some years would elapse before the benefits would become commensurate with the outlay.

With these views, and from the information at hand, I am constrained to the opinion that Big Sunflower River alone is not worthy of improvement by locks and dams at the present time, and that such work is not a public necessity.

The last paragraph of the letter of instructions reads as follows:

> In the event of your reporting that the harbor or river is worthy of improvement by the General Government, you will please submit an estimate of the amount that will enable you to make a survey and report, including a project, with estimate of the cost of the improvement proposed.

In my annual reports for several years I have submitted large estimates for completing the improvement of Big Sunflower River under the approved project, both to accomplish more work in proportion to appropriations and to give more immediate and lasting benefits.

I consider Big Sunflower River worthy of improvement by the United States to a greater degree than has been authorized, and if the stream should be regarded, as it ought to be, part of a system of internal navigation composed of Coldwater, Tallahatchie, Yalobusha, Yazoo, Tchula Lake, and Big Sunflower rivers I should feel no hesitation in recommending a thorough survey, not only of the last with a view to

its improvement by locks and dams, but of the whole basin in connection with a like improvement of the main stem—the Yazoo—and the tributaries above. On this basis it might be possible to develop an internal navigation of over 600 miles in the Yazoo Basin at a very much less cost per mile than for Big Sunflower River alone.

Assistant Engineer Marshall's moderate estimate of $18,000 for a creditable survey of Big Sunflower River is concurred in by me, because the foundation of the system of levels has been laid. For the same reason a thorough survey of the streams of the Yazoo System could be made for a comparatively small amount, say $50,000, covering three seasons' work. Such a survey would pay for itself either in preventing an undertaking far beyond the demands of commerce or in enabling the constructing engineer to reduce the number of locks and dams very materially. The omission of one lock and dam would cover the charges for such a survey and of all local surveys and examinations if improvement by locks and dams should be approved by Congress.

I invite attention to report of Assistant Engineer Marshall and to the commercial statistics, which have been compiled from the best information obtainable. The report for the fiscal year 1895 gave the total freights of the Yazoo system as 220,591 tons and the estimated value $4,806,000.

Big Sunflower River alone is worthy of improvement by the United States to a much greater extent than first proposed, and the work is a public necessity. A survey of considerable magnitude would be required for a project for increasing the scope of improvement as an open river, and would cost $10,000.

Big Sunflower River alone is not worthy of improvement by locks and dams, and therefore no survey should be required.

Big Sunflower River, as part of a system of internal navigation to be formed by locks and dams, might be worthy of improvement in the same way, the extension depending upon the development of its valley, and eventually, probably, as high as Clarksdale.

The subject is worthy of serious study, and I am of the opinion that an exhaustive survey at a cost of not less than $50,000 should be undertaken of the streams of the Yazoo Basin in the same manner as now in progress under authority of Congress for Ouachita River and its principal tributaries, for the purpose of ascertaining the feasibility and cost of a system of locks and dams in that basin, and that such a survey is a public necessity.

Very respectfully, your obedient servant,

J. H. WILLARD,
Major, Corps of Engineers.

Brig. Gen. W. P. CRAIGHILL,
Chief of Engineers, U. S. A.

(Through Col. John W. Barlow, Corps of Engineers, Division Engineer, Southwest Division.)

[First indorsement.]

UNITED STATES ENGINEER OFFICE,
SOUTHWEST DIVISION,
Washington, D. C., April 28, 1896.

Respectfully forwarded to the Chief of Engineers, United States Army, concurring in the views of Major Willard respecting a comprehensive survey of the Yazoo System.

J. W. BARLOW.

REPORT OF MR. H. M. MARSHALL, ASSISTANT ENGINEER.

UNITED STATES ENGINEER OFFICE,
Vicksburg, Miss., March 12, 1896.

MAJOR: I have the honor to report on the examination of Big Sunflower River, Mississippi.

The river was examined in 1878 under direction of Major Benyaurd, and the following extract from report of Chief of Engineers for 1879 contains the gist of the report made by that officer:

"BIG SUNFLOWER RIVER.

"This river has its source at Mud Lake, in Coahoma County, Miss., near what is known as Horseshoe Bend on the Mississippi River. As a tributary of the Yazoo, it joins that stream about 55 miles above its mouth, flowing through the counties of Coahoma, Washington, and Issaquena, and forming part of the boundary between the latter and Yazoo County. During the high-water stages it is navigable for a distance of 280 miles, or as high up as the town of Clarksdale, in Coahoma County, which is known as the head of navigation. During the season of low water, however, the boats seldom ascend higher than Garvins Ferry, Coahoma County, a distance of 135 miles. It is not every year that they can reach this point. Some years the steamboat travel is entirely suspended for a short time; generally, however, we can depend upon uninterrupted low-water navigation for a period of ten months.

"The stream has a uniform low-water width of from 150 to 175 feet. The obstructions to navigation at low-water season consist of snags and sunken logs, and at all stages the leaning timber along the banks are serious obstructions. These obstructions could be readily removed and a channel way maintained of sufficient width and depth for the passage of such steamboats as are employed in carrying the commerce of the river. In many places the low-water channel, being filled with logs, is of no greater depth than 18 inches, while the confining snags on either side greatly reduce the width, leaving barely sufficient room for the safe passage of the small steamers that navigate the river. These obstructions are so general throughout the entire length of the stream, and are so constantly being brought in by the sliding banks, etc., that it would be useless to attempt any description of the points at which they are to be found. If any improvement looking to their removal should be attempted, the work should commence at the upper limit and work gradually down, taking out all obstructions that are met with.

"While these, as stated, abound throughout the entire river, there are two points especially mentioned between which they are found in great number and are a serious obstruction, viz, between the mouth of Silver Creek and Choctaw Bend (foot of Muscle Shoals). These two points are respectively 25 and 43 miles from the mouth of the Big Sunflower, thus covering a distance of 18 miles.

"While these obstructions are what might be termed accidental or temporary obstructions, there are two which are of a permanent character, viz, Oliphants Bar and Muscle Shoals.

"Oliphants Bar begins at the mouth of the river and extends a distance of 15 miles, though on the upper 3 miles is where the shoalest water is found, the depth throughout this section being about 18 inches, while the average on the portion below it is about 24 inches.

"Muscle Shoals are about 5 miles in length, the least depth of water over them being 17 inches, while the general average depth is 24 inches.

"The method of improvement suggested for these shoals is to build ordinary wing dams, and thus scour out a channel sufficiently deep for the passage of the small boats that navigate the river, from 3 feet to 40 inches being ample for the purpose."

Appropriations have been made by acts of Congress from time to time, and work has been prosecuted for the improvement of the river, a summary of which appears in Report of Chief of Engineers, U. S. A., 1894, pp. 1513, 1514.

The examination made by me on board U. S. S. *Thomas B. Florence*, February 24 to 29, extended from the mouth of the river to the Georgia Pacific Railroad crossing (Southern Railway) at Baird, in Sunflower County, a distance of 88 miles. By means of a drawing board mounted on a revolving pivot, and with the aid of a prismatic compass to get direction, and by time and speed of boat for distances, a sketch was made consisting of 9 sheets to scale about 1:10,000. This gives a fair idea of the relative widths of the river and the character of the country through which it flows.

Precise levels run in connection with improvement of Yazoo River in 1893, and those run in 1894 from Friars Point to Clarksdale, "as a base for checking levels to be run in surveying Big Sunflower River, with a view to its improvement as high as Clarksdale by locks and dams," afford the only information at hand concerning elevation of water surface and slope. In connection with the first levels, gauges were read through the high and low water of 1893 at Baird, and at the mouth. * * *

From maps of United States Engineer Department survey of part of Yazoo River, and from county and township plats, 6 sheets have been compiled, on scale 1:50,000, showing the entire length of Big Sunflower, and also the Yazoo below Yazoo City.

From these sources it is learned that conditions have changed since the report of 1879.

In the first place, the distances then were overestimated—usually by one-third. From the mouth to Clarksdale is 180 instead of 280 miles. The channel width is not uniform, but ranges between 150 and 450 feet at ordinary boating stage between the mouth and the railroad bridge at Baird. Only in a few places does the timber on the banks constitute even an inconvenience to navigation, and now the banks are remarkably stable. Without doubt the latter change is due to the exclusion of the flood waters of the Mississippi by means of the levees. The measure of protection is illustrated on the sheet showing high and low water limits herewith.

Briefly, Big Sunflower runs nearly south along the median line through what is termed the Yazoo Delta. Its banks are generally high, being above overflow, and as stated, quite stable. Its bed is wide, and in that part known as the "Lake," about 23 miles in extent, it is deep. The slope and discharge are small, the latter at high water and at low water bearing the ratio 5 to 1. In addition to Oliphants and Muscle shoals, mentioned in the early report, there are nine short shoals below Baird. These are Callao, Hedrick, and Osceola, all affording a depth of 26 inches at low water and within a mile of each other; beginning 55 miles from the mouth, Hollywood, with 16 inches at the sixty-ninth mile; Shellridge, Woodburn, and Anderson, with 14, 24, and 16 inches at the seventy-sixth, seventy-seventh, and seventy-eighth mile; Sharp, with 28 inches at eighty-third mile, and Jenkins, with 16 inches at the eighty-sixth mile. That is, beginning at the mouth, in the first 33 miles the river is obstructed by shoals, the slope is concentrated, the banks wooded, and there are numerous outlets; in the next 23 miles the river is practically a wide deep lake, and above the lake there is a succession of pools and shallow places. The country tributary to the river is under cultivation to a considerable degree, and the further development is rapidly going on. This strip of territory, 104 miles long by 10 miles wide, is easily capable of yielding annually products to the value of $10,000,000.

Whether the river is susceptible of improvement by locks and dams at a cost commensurate with the benefit to commerce, present or prospective, will depend upon the quantity of water it discharges, the length of its pools, the distribution of its slope over the shoals, and the number and extent of low places along its banks to be artificially raised. These matters can only be ascertained by an accurate survey. This could be done in a fairly creditable manner for $18,000.

Assistant Engineer Ewens has collected all commercial statistics obtainable, and has embodied them in a report which is submitted herewith.

Very respectfully, your obedient servant,

H. M. MARSHALL, *Assistant Engineer.*

Maj. J. H. WILLARD,
Corps of Engineers, U. S. A.

REPORT OF MR. JOHN EWENS, ASSISTANT ENGINEER, ON COMMERCIAL STATISTICS OF BIG SUNFLOWER RIVER.

UNITED STATES ENGINEER OFFICE,
Vicksburg, Miss., March 9, 1896.

MAJOR: In accordance with your orders, I have the honor to submit the following report on the commercial resources, present and prospective, of the Big Sunflower River, also the commercial statistics for the fiscal years 1888 to 1895, and for the past calendar year:

The usual difficulty in obtaining reliable reports from steamboats was encountered. The various owners, changes of port and clerks, and the clerical methods in vogue on the river, render the information obtained from this source at times unreliable and misleading. To obtain a portion of the information below, the following plan was followed: The usual information furnished by the steamboats was first obtained. A canvass was then made of all the plantation commission houses, grocers, hardware, etc., in order to obtain as close an estimate of the upstream freights as possible. A quite reliable estimate of the lumber and stave traffic was secured from the parties interested. In connection with this data the acreage of all lands contiguous to the Sunflower that was cultivated in the calendar year 1895 was obtained.

During the calendar year of 1895 the Big Sunflower River was reported navigable as follows:

January 1 to April 30, to Faisonia.
May 1 to June 1, to Woodburn.
June and July, to Campbellsville.

October 1 to December 31, to Baird.

The following stern-wheel steamers were reported as having navigated Big Sunflower River in the calendar year 1895 from Vicksburg and Yazoo City:

Name.	Tonnage.	Length.	Breadth.	Depth.	Draft.			
					Light.		Loaded.	
	Feet.	*Feet.*	*Feet.*	*Feet.*	*Ft.*	*in.*	*Ft.*	*in.*
Maggie	50.73	85	19	3.5	1	5	3	6
Yazonia	62.84	95	19.8	3.5	1	6	3	6
Fifteen	75	103	18	3.5	1	8	3	0
Novelty	49.45	76.4	16.4	3	1	3	3	6
Atlanta	85.03	93	16.4	3.7	1	10	3	0
Mima	62.72	66	17	3.2	1	2	2	6
Crown Point	159.14	123	25	4.2	1	8	5	0
Birdie Bailey	109.74	111	22	3.5	1	10	4	0

The information obtainable regarding the number of trips made and the destination was so unreliable that it has been omitted. During extreme low water, when the bar at the mouth of the Yazoo River interferes, the river source of supplies is Yazoo City, Miss.

The following is the commerce reported for the fiscal years 1888–89 to 1894–95:

Articles.	1894–95.	1893–94.	1892–93.	1891–92.	1890–91.	1889–90.	1888–89.
	Tons.	*Tons.*	*Tons.*	*Tons.*	*Tons.*	*Tons.*	*Tons.*
Cotton	3,601	2,400	2,699	4,118	2,375	2,594	4,000
Cotton seed	5,760	5,700	5,250	5,450	3,500	3,975	6,000
Hides	24	12	19	12	.....	.....	1
Live stock	71	38	250	265	70	150	150
Saw logs	2,475	5,650	19,000	21,835	15,400	4,000	.....
Lumber	1,500	780	1,130	906	920	869	.....
Staves	8,105	9,405	9,840	4,430	3,219	5,250	490
Miscellaneous	375	2,050	1,088	2,549	2,027	.....	3,880
Total down freight	21,911	26,035	39,276	39,565	27,511	16,838	14,521
Return freight	2,623	4,285	4,023	7,489	4,473	5,322	9,680
Total	24,534	30,320	43,299	47,054	31,984	22,160	24,201
Estimated value	$956,000	$988,000	$893,000	$1,354,000	$945,000	$1,240,000	$1,858,000

The river commerce for the calendar year 1895, as far as can be ascertained from the sources of information referred to above, was as follows:

	Tons.
Cotton	3,560
Cotton seed	5,140
Hides	11
Live stock	60
Saw logs	1,500
Lumber	950
Staves	4,500
Miscellaneous	25
Total down	15,746
Return	1,700
Total	17,446
Estimated value	$796,400

I consider the above the most conservative estimate ever obtained for the Big Sunflower River. The marked shrinkage in the timber interests, saw logs, and staves was largely due to the continuous low-water stage of the river during the past two seasons. The amount of saw logs and staves cut and awaiting sufficient water to bring them out is estimated to be: Saw logs, 4,000,000 feet; staves, 500,000 pieces. As near as can be ascertained the Yazoo and Mississippi Valley and Georgia Pacific railways transported not less than four-fifths of the cotton and cotton seed produced in the Big Sunflower River Valley in the calendar year 1895. Although the former

railway parallels the (right bank) Big Sunflower at distances of from 5 to 20 miles through the entire developed section of the river, the haul overland from the river to the railroad is expensive and at times hazardous, owing to the numerous little streams that have to be crossed and the undeveloped roads that have to be traversed. The acreage of cultivable lands directly tributary to the Big Sunflower is estimated to be about 600,000 acres; 25 per cent of these lands are already cleared and under cultivation. The majority of the planters are colored, who plant on a very limited scale. The remaining lands are covered with a fine growth of marketable timber and excellent grazing ranges of cane. Cypress, oak, ash, and gum are among the principal varieties of timber that seem to be almost inexhaustible. The lands of the Big Sunflower are regarded among the most fertile of the Delta, and produce readily hay, oats, and corn of a fine quality equally well as they produce cotton.

With uninterrupted navigation that would insure reasonable transportation facilities for the crops and supplies, it is probable that the lands already under cultivation would yield their maximum, while the forest of fine timber would find a paying market that would more than pay for preparing the lands thus cleared for cultivation.

Very respectfully, your obedient servant,

JOHN EWENS, *Assistant Engineer.*

Maj. J. H. WILLARD,
Corps of Engineers, U. S. A.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 246.

IN THE SENATE OF THE UNITED STATES.

MAY 6, 1896.—Ordered to be printed.

Mr. ALLISON, from the Committee on Appropriations, presented the following

LETTER FROM THE SECRETARY OF THE TREASURY, TRANSMITTING A STATEMENT OF INCREASE AND DECREASE IN FORCE, SALARY, AND EXPENSES AT THE VARIOUS CUSTOMS PORTS FOR THE FIRST NINE MONTHS OF THE FISCAL YEAR 1896 OVER THE CORRESPONDING PERIOD OF THE FISCAL YEAR 1895.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., May 6, 1896.

SIR: I have the honor to invite your special attention to the deficiency estimate of this Department of $1,150,000 for defraying the expenses of collecting the revenue from customs, 1896.

The permanent appropriation for the expenses of collecting the revenue from customs was made by the act of March 3, 1871 (section 3687, Revised Statutes), and provides an annual fund of $5,500,000, "in addition to such sums as may be received from fines, penalties, and forfeitures connected with customs, and from fees paid into the Treasury by customs officers, and from storage, cartage, drayage, labor, and services." Twenty-five years have elapsed since the permanent appropriation was made, but the appropriation to-day is smaller than it was in 1871, although the demands upon it have increased, owing to additional business and the creation of new customs districts and ports.

For the fiscal year ending June 30, 1871, the total receipts from fines, penalties, forfeitures, etc., which could be credited to the customs appropriation, were $1,366,890.47, while for the fiscal year 1896 it is estimated that they will not amount to more than $500,000. The deficiency estimate of $1,150,000 submitted by this Department for the balance of the fiscal year 1896 has been reduced by the House of Representatives in the general deficiency bill to $850,000. The estimate of the Department is $350,000 more than the deficiency appropriation for the last fiscal year, and the amount allowed by the House of Representatives is but $50,000 more than the amount allowed last year. The total expense of collecting the revenue from customs during the fiscal year 1895 was $6,900,281.51. The total customs receipts for the fiscal year 1895 were $152,158,617, and it is estimated that such receipts for the present fiscal year will amount to $165,000,000.

The cost to collect a dollar in 1895 was $0.0453, and it is estimated that the cost of collection for 1896 will be $0.0447+. The number of

entries of imported merchandise for the fiscal year 1895 was 822,886, and the average number of persons employed in the customs service 4,845; while in 1896 the number of entries (estimated) will reach 896,945, and the average number of persons employed 5,085. It will thus be seen that while the entries have increased 9 per cent, the number of persons employed has increased but 5 per cent. To carry this comparison still further, it may be stated that the average number of entries made during the years 1891 to 1894 was 725,868, and the average expense of collecting the revenue from customs was $6,788,326.72. Comparing these averages with the number of entries and cost of collection for 1896, estimated at $7,377,440.62, shows an increase during the year 1896 of 171,079 entries, or 23 per cent, and an increase in expenses of $589,113.90, or 8 per cent.

In 1874, when the receipts from customs were $163,103,833.69, or a little less than $2,000,000 below the estimated receipts for this year, the expenses of collection were $7,321,469.94, or $45,970.68 less than estimated expenses for the present year, and the cost of collecting one dollar in 1874 was $0.0449, while in 1896 the cost of collecting a dollar, based upon the above estimate, will be $0.0447+. I am not in possession of data showing the number of entries in 1874, but the entries in 1878, the first year for which I have been able to obtain this data, were 347,574, and they have steadily increased until this year it is estimated they will amount to about 900,000, or much more than twice the number in 1878.

I inclose herewith a tabulated statement showing the ports where increases in expenditures have been incurred and giving in detail the amount of such increases during the past nine months on account of additional force; on account of increases in salaries, and increases in contingent expenses, the latter item covering rents, cartage, temporary labor, etc.

As above stated, the deficiency estimate is $350,000 more than the estimate last year, but this represents only an increase of $300,000, as the appropriation for collecting the revenue has been reduced about $50,000 by reason of the falling off in the receipts from fines, penalties, and forfeitures, which are credited to said appropriation. Of this increased expenditure it should be noted that for the year over $200,000 is at the port of New York, where two-thirds of the revenue is collected.

In the collector's office the largest item of increase is due to an increase in the inspector's force. In the opinion of the Department, this increase was absolutely necessary to protect the revenue by the proper supervision of exportations of articles with benefit of drawback of the duties paid, and also to facilitate the landing of passengers and their baggage at night. This is more fully explained in the letter of the collector of customs at New York, dated the 27th ultimo, a copy of which, with its inclosures, is herewith submitted. The collector also explains very fully the necessity for the other increases in the force and the reasons for the increase in salaries, and I commend his letter to your careful consideration.

In the appraiser's department the increase in the force is mainly among the openers and packers, and laborers. The appraiser in his letter of the 28th ultimo explains the necessity for this increase. It will be seen from his statements that the number of invoices received by him in the calendar year 1895 was 275,330, as compared with 227,000 for the year 1894, and that the number of packages examined during the year 1895 was 545,283, as compared with 451,324 during the year 1894.

Two examiners were appointed for duty in examining passengers' baggage under the new regulations permitting the landing of passengers at night, and three examiners and chemists to properly enforce the regulations for sampling and appraisement of sugar, and to make analyses and report on claims for drawback. The appraiser reports that the advances made by his office on invoices of sugar and confectionery (exclusive of penalties) aggregated $1,887,377.29; that such advances have almost without exception been sustained by the General Appraisers, and a duty of 40 per cent collected thereon.

As to the increase in the salaries of examiners, I beg to state that the maximum compensation allowed by law—namely, $2,500 per annum—is believed to be inadequate for the important work an examiner is called upon to perform, but the Department has not been able, owing to the insufficiency of the appropriation, to increase the salaries of examiners generally to the maximum, and increases have only been authorized in the most deserving cases.

In the General Appraisers' office the increased expenditures on account of additional force has amounted during the past nine months to $6,255, the increase in salaries to $375, and the increase in contingent expenses to $431. Two thousand six hundred and twenty-five dollars of the amount stated as due to increase in the force is on account of salary of the counsel to the Board, which was authorized by the act of March 2, 1895, to be paid out of the customs appropriation.

I inclose herewith a copy of a letter from the president of the Board of General Appraisers, dated the 29th ultimo, explaining the reason for the other increases in that office.

The other ports where the increase of expenses has been greatest are Boston and Philadelphia. In these cases I do not deem it necessary to do more than invite your attention to the letters of the collectors of the respective ports, copies of which I transmit herewith, and which show the necessity for the increase in expenditures at their ports.

I also inclose copies of letters from collectors of customs at Baltimore, Burlington, Vt., Detroit, Buffalo, Port Huron, and Tampa, Fla., giving the reasons for the increased expenditures at their respective ports. In all cases recommendations from the principal officers of the customs for increases in salary or force have been placed in the hands of special agents of the Department for investigation and report, and never allowed until a thorough examination of the actual needs of the service developed the necessity for the additional expense, and yet in some cases, in view of the condition of the customs appropriation, the recommendations of the principal officers, with the added approval of the special agents, could not be allowed, even when to allow them would have undoubtedly resulted in an improvement of the service.

I may add that if the Department is compelled to conduct the customs business during the remainder of the fiscal year with the $850,000 appropriated by the House of Representatives, a reduction in expenses of $300,000, or $150,000 each month, will have to be made. Such reduction can only be made by a horizontal reduction of salaries and by closing custom-houses at ports of delivery where the receipts do not amount to $10,000 per annum, in accordance with the provisions of section 253, Revised Statutes. As the amount expended monthly for salaries of customs officers is $540,000, it would be necessary to withhold 28 per cent of all salaries during the months of May and June, or 56 per cent in the month of June alone. This would include a deduction from the salaries fixed by law, and the amount deducted in these cases would undoubtedly be recovered through the courts. Such reduc-

tions would have to be made at all ports, but of course the largest number of people would be affected at New York, Philadelphia, Boston, Baltimore, New Orleans, San Francisco, Chicago, and St. Louis. The reductions in salary would be a hardship for the employees, and the closing of the smaller ports would result in great inconvenience to masters of vessels and others. I therefore urgently recommend that the appropriation of $1,150,000 be authorized by the Congress.

Respectfully yours,

J. G. CARLISLE, *Secretary.*

Hon. WILLIAM B. ALLISON,
Chairman Committee on Appropriations, United States Senate.

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896 over the corresponding period of the fiscal year 1895.

NEW YORK.

Designation.	Date.	Rate of salary.	Amount.
COLLECTOR'S OFFICE.			
Increase in force.			
4 watchmen	Aug. 25, 1894	$720 per annum	$480.00
2 watchmen	Mar. 20, 1895	840 per annum	1,176.00
3 watchmen	Dec. 9, 1895	840 per annum	801.00
Temporary clerks, October 30, 1894, $1,000; 15 temporary clerks were authorized, but not continuously employed. This force is now reduced to 3 clerks; no increase involved.			
1 clerk	Apr. 5, 1895	$1,000 per annum	750.00
1 clerk	Dec. 9, 1895	840 per annum	267.00
1 messenger	Mar. 20, 1895	840 per annum	588.00
1 messenger	Dec. 9, 1895	840 per annum	267.00
1 messenger	July 6, 1895	720 per annum	528.00
2 storekeepers	Jan. 15, 1895	1,400 per annum	1,647.00
25 inspectors	May 15, 1895	4 per diem	25,185.00
18 inspectors	Oct. 1, 1895	4 per diem	13,140.00
1 attendant	Dec. 9, 1895	840 per annum	234.00
1 attendant	Mar. 20, 1895	840 per annum	588.00
12 clerks, June 11, 1895, at $3 per diem, were taken from temporary gaugers' laborers' roll and designated clerks on the permanent force at the same rate of compensation.			
2 cleaners	May 1, 1895	$325, to be in lieu of 1 cleaner at $540.	82.00
1 cleaner	Oct. 24, 1895	325 per annum	144.00
2 assistant weighers	Nov. 1, 1895	4 per diem when employed.	1,043.00
			46,950.00
Increase in compensation.			
23 assistant weighers transferred from temporary rolls, at $3 per diem when employed, to the permanent force, new offices, at $4 per diem when employed, the former positions remaining unfilled, actual increase			4,254.00
2 clerks from temporary gaugers and laborers' rolls.	June 1, 1895	$4 per diem to $1,400 per annum; $3.60 per diem to $1,200 per annum.	337.00
			4,591.00
Increase in force			46,950.00
Total increase			51,541.00
NAVAL OFFICE.			
Increase in force.			
1 clerk	May 4, 1895	$1,000 per annum	750.00
2 clerks	Feb. 6, 1896	1,600 per annum	474.00
			1,224.00
Increase in compensation.			
1 clerk	Feb. 29, 1896	2,000 to $2,500	42.00
Total increase			1,266.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

NEW YORK—Continued.

Designation.	Date.	Rate of salary.	Amount.
APPRAISER'S OFFICE.			
Increase in force.			
1 examiner	Feb. 16, 1895	$1,800 per annum	$1,130.00
1 examiner	Aug. 2, 1895	1,800 per annum	1,194.00
1 examiner	Aug. 1, 1895	1,800 per annum	1,199.00
1 examiner	Aug. 19, 1895	1,800 per annum	1,111.00
1 examiner	Aug. 20, 1895	1,800 per annum	1,106.00
14 openers and packers	Dec. 20, 1894	840 per annum	5,544.00
1 opener and packer	Sept. 13, 1895	840 per annum	462.00
9 openers and packers	Nov. 1, 1895	840 per annum	3,150.00
1 messenger	Dec. 24, 1894	840 per annum	402.00
1 messenger	Feb. 7, 1895	840 per annum	543.00
1 sampler	Feb. 4, 1895	1,200 per annum	687.00
4 samplers	May 10, 1895	1,500 per annum	3,450.00
2 laborers	Feb. 15, 1895	840 per annum	1,050.00
12 laborers	Mar. 15, 1895	840 per annum	7,140.00
			28,168.00
Increase in compensation.			
1 examiner	Oct. 15, 1894	$2,200 to $2,500	185.00
1 examiner	do	2,200 to 2,400	58.25
6 examiners	do	2,000 to 2,200	349.50
7 examiners	do	1,800 to 2,000	407.75
1 examiner	May 27, 1895	2,000 to 2,500	375.00
10 examiners	July 1, 1895	2,200 to 2,400	1,500.00
4 examiners	do	2,000 to 2,400	1,200.00
1 examiner	do	2,100 to 2,400	225.00
3 examiners	do	2,200 to 2,500	675.00
11 examiners	do	2,000 to 2,200	1,650.00
17 examiners	do	1,800 to 2,000	2,550.00
1 examiner	do	1,800 to 1,900	75.00
1 examiner	Sept. 15, 1895	1,800 to 2,000	128.00
1 clerk	July 1, 1895	1,600 to 1,700	75.00
1 clerk	Oct. 1, 1895	840 to 960	60.00
25 clerks	Feb. 16, 1895	864 to 900	112.50
18 clerks	Feb. 16, 1895	840 to 900	135.00
			9,761.00
Increase in force			28,168.00
			37,929.00
Deduct for reduction of salary of 8 examiners			2,475.00
Net increase			35,454.00
RECAPITULATION.			
Increase in collector's office			51,541.00
Increase in naval office			1,266.00
Increase in appraiser's office			35,454.00
Increase in rents			250.00
Increase in contingent expenses			62,426.00
Total			150,937.00
The above item of contingent expenses consists of:			
Temporary labor			51,000.00
Telephone service			4,000.00
Cartage			7,000.00
Miscellaneous			426.00
Total			62,426.00

GENERAL APPRAISERS, NEW YORK.

Increase in force.			
1 clerk	Mar. 6, 1896	$1,400 per annum	$100.00
1 clerk	Mar. 7, 1896	1,400 per annum	92.00
2 clerks	Sept. 17, 1895	1,200 per annum	1,292.00
2 clerks	Sept. 18, 1895	1,000 per annum	1,073.00
1 messenger	Sept. 17, 1895	600 per annum	323.00
1 clerk	May 17, 1895	600 per annum	450.00
1 clerk	Oct. 1, 1895	600 per annum	300.00
1 special counsel	May 7, 1895	3,500 per annum	2,625.00
			6,255.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

GENERAL APPRAISERS, NEW YORK—Continued.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
1 clerk	Jan. 1, 1895	$80 to $90 per month	$60.00
1 clerk	Feb. 16, 1896	1,200 to $1,400 per annum	25.00
1 clerk	Feb. 18, 1896	90 per month to $1,400 per annum	40.00
1 clerk	Sept. 17, 1895	720 to $840 per annum	65.00
1 clerk	do	65 per month to $900 per annum	65.00
1 messenger	Mar. 29, 1895	840 to $1,000 per annum	120.00
			375.00
Increase in force			6,255.00
Increase in contingent expenses			431.00
Total increase			7,061.00
Decrease in force.			
1 clerk	Mar. 31, 1895	$900 per annum	750.00
Net increase			6,311.00

BURLINGTON, VT.

Increase in force.			
1 deputy collector and clerk	May 1, 1895	$1,200 per annum	$900.00
6 deputy collectors and inspectors	Sept. 1, 1895	840 per annum	2,940.00
			3,840.00
Increase in compensation.			
1 deputy collector and inspector	Dec. 1, 1895	1,400 to $1,800	66.00
2 deputy collectors and clerks	Nov. 15, 1895	1,200 to 1,400	150.00
2 deputy collectors and clerks	do	1,095 to 1,200	81.00
8 deputy collectors and inspectors	Feb. 1, 1895	730 to 840	513.00
			810.00
Increase in force			3,840.00
Total			4,650.00
Increase in contingent expenses			285.00
			4,935.00
Deduct for decrease in rent			37.00
Total increase			4,898.00

BOSTON, MASS.

Increase in force.			
1 clerk	Dec. 4, 1894	$840 per annum	$360.00
2 assistant storekeepers	Nov. 15, 1894	800 per annum	*730.00
2 night watchmen	Oct. 15, 1894	2 per diem	425.00
2 porters	do	700 per annum	410.00
3 messengers	Apr. 15, 1895	720 per annum	1,620.00
3 assistant weighers	Apr. 22, 1895	4 per diem	3,285.00
1 stenciler	July 22, 1895	700 per annum	466.00
3 laborers	Apr. 16, 1895	700 per annum	1,593.00
5 laborers	Aug. 1, 1895	700 per annum	2,655.00
2 openers and packers	do	840 per annum	1,120.00
1 clerk	Aug. 15, 1894	1,000 per annum	127.00
1 clerk	Dec. 15, 1894	1,000 per annum	450.00
1 clerk	Nov. 15, 1894	1,600 per annum	600.00
1 clerk	Aug. 7, 1894	800 per annum	75.00
3 messengers	Aug. 15, 1894	840 per annum	310.00
1 messenger	Dec. 1, 1894	840 per annum	350.00
			14,576.00

*Reimbursable.

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

BOSTON, MASS.—Continued.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
3 clerks	July 1, 1895	$1,600 to $1,800	$450.00
5 clerks	Aug. 1, 1895	1,200 to 1,400	666.00
1 clerk	Mar. 21, 1895	1,400 to 1,600	150.00
1 clerk	Sept. 21, 1895	1,400 to 1,600	100.00
1 examiner	Oct. 1, 1895	1,200 to 1,400	100.00
1 sampler	Mar. 1, 1895	1,000 to 1,200	133.00
1 clerk	May 6, 1895	1,000 to 1,200	150.00
3 clerks	Aug. 1, 1895	875 to 1,000	250.00
1 sampler	Oct. 1, 1895	840 to 1,000	80.00
			2,079.00
Increase in force			14,576.00
Increase in rent			4,726.00
Increase in contingent expenses			14,877.00
Total increase			36,258.00

BALTIMORE, MD.

Increase in force.			
2 watchmen	Sept. 1, 1894	$720 per annum	$240.00
1 messenger	do	720 per annum	120.00
4 watchmen	Sept. 5, 1894	720 per annum	520.00
1 captain night watch	Sept. 17, 1894	840 per annum	175.00
1 clerk	Jan. 21, 1895	1,150 per annum	624.00
1 night inspector	Feb. 6, 1895	3 per diem	705.00
1 inspector	Feb. 18, 1895	3.50 per diem	800.00
2 inspectors	Feb. 25, 1895	3.50 per diem	1,684.00
2 inspectors	Mar. 11, 1895	3.50 per diem	1,784.00
1 night inspector	Feb. 25, 1895	3 per diem	923.00
1 assistant weigher	Apr. 1, 1895	1,200 per annum	900.00
2 inspectors	May 9, 1895	3,50 per diem	1,926.00
1 laborer	Aug. 7, 1895	2 per diem	464.00
1 assistant weigher	Dec. 3, 1895	1,200 per annum	400.00
1 night inspector	Nov. 18, 1895	3 per diem	396.00
1 night inspector	Dec. 23, 1895	3 per diem	305.00
1 clerk	Feb. 25, 1895	1,600 per annum	1,066.00
1 assistant weigher	July 22, 1895	1,200 per annum	860.00
1 assistant weigher	Oct. 16, 1895	1,200 per annum	550.00
			14,442.00
Increase in compensation.			
1 clerk	Aug. 1, 1894	$1,400 to $1,600 per annum.	16.00
2 laborers	do	720 to $820 per annum	16.00
1 clerk	Aug. 14, 1894	1,400 to $1,800 per annum.	50.00
1 fireman	Oct. 15, 1894	45 to $60 per month	50.00
1 messenger	Dec. 4, 1894	840 to $1,000 per annum	65.00
1 foreman porters	Apr. 5, 1895	820 to $1,000 per annum	135.00
2 examiners	Apr. 16, 1895	1,400 to $1,600 per annum.	300.00
1 clerk	do	1,800 to $2,000 per annum.	150.00
1 messenger	do	720 to $840 per annum	90.00
1 assistant weigher	May 2, 1895	3 per diem to $1,200 per annum.	75.00
1 clerk	July 10, 1895	875 to $1,075 per annum	140.00
1 clerk	Sept. 5, 1895	1,400 to $1,600 per annum.	112.00
1 clerk	Jan. 29, 1896	1,600 to $1,800 per annum.	33.00
			1,232.00
Increase in force			14,442.00
Total			15,674.00
Increase in contingent expenses			1,196.00
Total increase			16,870.00
Decrease in force.			
4 inspectors	July 15, 1894	$3.50 per diem	210.00
2 inspectors	Aug. 11, 1894	3.50 per diem	294.00
1 night inspector	do	3 per diem	121.00
1 night inspector	July 25, 1894	3 per diem	75.00
3 night inspectors	July 15, 1894	3 per diem	135.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

BALTIMORE, MD.—Continued.

Designation.	Date.	Rate of salary.	Amount.
Decrease in force—Continued.			
1 assistant weigher	Aug. 25, 1894	$1,300 per annum	$180.00
1 assistant weigher	July 15, 1894	1,200 per annum	48.00
2 assistant weighers	Aug. 11, 1894	1,200 per annum	325.00
1 examiner	Aug. 31, 1894	1,800 per annum	300.00
1 clerk	.....do.....	1,600 per annum	266.00
3 inspectors	.....do.....	3.50 per diem	636.00
2 night inspectors	.....do.....	3 per diem	366.00
3 inspectors	Sept. 29, 1894	3.50 per diem	945.00
1 night inspector	.....do.....	3 per diem	270.00
2 inspectors	Nov. 30. 1894	3.50 per diem	1,070.00
1 assistant weigher	.....do.....	1,200 per annum	500.00
2 assistant weighers	Aug. 25, 1894	1,200 per annum	365.00
2 night inspectors	Nov. 30, 1894	3 per diem	910.00
2 inspectors	Apr. 25, 1895	3.50 per diem	1,925.00
1 storekeeper	Sept. 14, 1894	840 per annum	84.00
1 storekeeper	Nov. 30, 1894	840 per annum	350.00
1 assistant weigher	Dec. 4, 1894	1,200 per annum	500.00
			9,875.00
Total increase			16,870.00
Deduct			9,875.00
Net increase			6,995.00

CHICAGO, ILL.

Increase in compensation.			
1 gauger	July 1, 1895	$3.50 to $4 per diem	$136.88
1 inspector	Nov. 14, 1895	3 to $3.50 per diem	69.50
1 clerk	.....do.....	1,000 to $1,300 per annum	112.50
1 clerk	Oct. 25, 1895	1,000 to $1,100 per annum	81.33
1 clerk	July 1, 1895	840 to $1,000 per annum	120.00
1 clerk	Nov. 1, 9185	1,100 to $1,300 per annum	83.20
			603.41
Increase in contingent expenses			483.57
Total increase			1,086.98

PHILADELPHIA, PA.

Increase in force.			
7 assistant weighers	Oct. 1, 1894	$1,100 per annum	$1,925.00
3 clerks	May 21, 1895	1,200 per annum	2,700.00
10 inspectors	Jan. 5, 1895	3.50 per diem	6,388.00
1 examiner	Dec. 22, 1894	1,600 per annum	800.00
1 examiner	.....do.....	1,400 per annum	700.00
1 examiner	June 25, 1895	1,400 per annum	1,071.00
8 openers and packers	Dec. 22, 1894	800 per annum	4,700.00
7 assistant storekeepers	Dec. 15, 1894	1,200 per annum	*3,850.00
			22,134.00
Increase in compensation.			
1 clerk	Dec. 22, 1894	$1,600 to $2,000 per annum	300.00
3 samplers	Aug. 8, 1895	800 to $810 per annum	2.00
3 examiners	Mar. 20, 1895	1,600 to $1,800 per annum	450.00
			752.00
Increase in force			22,134.00
			22,886.00
Increase in contingent expenses			11,357.00
Total increase			34,243.00

* Reimbursable.

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

PORTLAND, ME.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
3 inspectors	Dec. 1, 1895	$3 per diem	$366.00
2 watchmen	do	2 per diem	264.00
Total increase			630.00

NEW ORLEANS, LA.

Increase in force.			
1 clerk	Nov. 15, 1894	$600 per annum	$225.00
Increase in compensation.			
1 clerk	Aug. 15, 1895	1,200 to $1,400 per annum	125.00
2 clerks	Sept. 1, 1895	800 to $1,000 per annum	231.00
1 clerk	Aug. 15, 1895	600 to $800 per annum	125.00
19 inspectors	July 1, 1895	2.25 to $3 per diem	3,891.00
			4,372.00
Increase in force			225.00
Increase in contingent expenses			400.00
			4,997.00
Deduct 1 clerk, office abolished, Aug. 15, 1895, at $1,600 per annum.			1,000.00
Deduct 1 examiner, compensation reduced from $1,600 to $1,400, Aug. 15, 1895.			125.00
			1,125.00
Total increase			3,872.00

PORT HURON, MICH.

Increase in compensation.			
1 deputy collector and clerk	Nov. 1, 1895	$900 to $1,095 per annum	$83.00
23 deputy collectors and clerk	do	864 to $1,095 per annum	2,213.00
1 deputy collector	Oct. 15, 1894	2,000 to $2,500 per annum	146.00
Increase in collector's salary, in fees, commissions, and storage (act June 10, 1890).			800.00
Increase in contingent expenses			100.00
Total increase			3,342.00

DETROIT, MICH.

Increase in force.			
3 inspectors	Nov. 1, 1895	$3 per diem	$1,368.00
1 deputy collector	Sept. 25, 1894	3 per diem	261.00
1 deputy collector and clerk	Aug. 10, 1895	1,300 per annum	724.18
1 laborer	May 25, 1895	720 per annum	540.00
2 deputy collectors and clerks	Aug. 15, 1895	840 per annum	1,050.00
			3,943.18
Increase in compensation.			
1 deputy collector	Dec. 1, 1895	$2,500 to $2,750 per annum	83.30
1 clerk	Oct. 27, 1894	1,500 to $1,800 per annum	100.00
6 deputy collectors and clerks	Dec. 1, 1895	840 per annum to $3 per diem.	510.00
1 deputy collector and clerk	Jan. 1, 1896	840 per annum to $3 per diem.	63.75
2 deputy collectors and clerks	Feb. 15, 1896	840 per annum to $3 per diem.	63.75
1 deputy collector and clerk	Mar. 16, 1896	840 per annum to $3 per diem.	12.50
1 clerk	Nov. 21, 1895	1,000 to $1,200 per annum.	66.00
			899 30

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

DETROIT, MICH.—Continued.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation—Continued.			
Increase in force			$3,943.18
			4,842.48
Increase in contingent expenses			137.24
			4,979.72
Deduct for decrease in rent			350.60
Net increase			4,629.12

EASTPORT, ME.

Increase in force.			
1 clerk	Sept. 1, 1895	$800 per annum	$466.00
Increase in compensation.			
1 deputy collector and clerk	Aug. 15, 1895	3 per diem to $1,200 per annum.	78.00
1 inspector	do	2.50 per diem to $3 per diem.	115.00
1 deputy collector and clerk	do	2 per diem to $2.50 per diem.	115.00
1 inspector	do	2 per diem to $2.50 per diem.	115.00
			423.00
Increase in force			466.00
Increase in rent			60.00
Increase in contingent expenses			66.00
Total increase			1,015.00

BUFFALO, N. Y.

Increase in force.			
1 inspector	Oct. 15, 1895	$3 per diem	*$516.00
2 inspectors for 3½ months		3 per diem	*540.00
1 night inspector	Apr. 15, 1895	3 per diem	825.00
			1,881.00
Increase in compensation.			
1 deputy collector and clerk for navigation season, services made continuous at $3 per diem.			180.00
1 deputy collector and clerk	Apr. 12, 1895	$3.50 to $4.50 per diem	*274.00
			454.00
Increase in force			1,881.00
			2,335.00
Increase in contingent expenses			580.00
Net increase			2,915.00

*Reimbursable.

OGDENSBURG, N. Y.

Increase in force.			
1 clerk	Oct. 15, 1894	$900 per annum	$265.00
1 deputy collector and inspector	Jan. 1, 1895	600 per annum	300.00
			565.00
Increase in compensation.			
1 deputy collector and inspector	Oct. 15, 1894	2 to $2.50 per diem	55.00
Increase in compensation of collector, fees, and storage.			708.00
Increase in force			565.00
			1,328.00
Deduct amount advanced for rent			67.00
Total increase			1,261.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

SUSPENSION BRIDGE, N. Y.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 deputy collector and clerk	Nov. 1, 1895	$3 per diem*	$275.00
Increase in contingent expenses			86.00
Total increase			361.00

* Reimbursable.

BROWNSVILLE, TEX.

Increase in collector's salary, due to fees and storage.			$680.00
Increase in contingent expenses			325.00
Total increase			1,005.00

CORPUS CHRISTI, TEX.

Increase in force.			
1 inspector	June 1, 1895	$3.50 per diem	$960.00
Increase in compensation.			
1 night inspector	Oct. 15, 1894	2 to $3 per diem	165.00
			1,125.00
Increase in contingent expenses			40.00
Total increase			1,165.00

EL PASO, TEX.

Increase in compensation.			
2 night inspectors	Apr. 3, 1895	$2 to $3 per diem	$561.00
Increase in contingent expenses			175.00
Total increase			736.00

EAGLE PASS, TEX.

Increase in force.			
			$1,000.00
2 deputy collectors and mounted inspectors	Nov. 1, 1894	$3.50 per diem	630.00
2 mounted inspectors	Oct. 1, 1894	3.50 per diem	
			1,630.00
Increase in compensation.			
1 deputy collector and inspector	Oct. 1, 1895	$3.50 to $4.50 per diem	187.00
15 mounted inspectors	Aug. 1, 1895	3.50 to $4 per diem	500.00
			687.00
Increase in force			1,630.00
Increase in rent			46.00
Increase in contingent expenses			277.00
Total increase			2,640.00

CINCINNATI, OHIO.

Increase in force.			
1 assistant examiner	Oct. 1, 1894	$1,200 per annum	$400.00
1 inspector for 4 months, at $100 per month			400.00
			800.00
Deduct for decrease in contingent expenses			128.00
Total increase			672.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

CLEVELAND, OHIO.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 opener and packer	Apr. 1, 1895	$720 per annum	$540.00
1 deputy collector and clerk	Dec. 1, 1895	1.50 per diem	180.00
			720.00
Increase in compensation.			
1 deputy collector and clerk	Dec. 1, 1895	$1.50 to $2.50 per diem	120.00
Increase collector's salary, fees, commissions, and storage.			320.00
			440.00
Increase in force			720.00
			1,160.00
Increase in amount estimated for rent			212.00
Increase in contingent expenses			77.00
Total increase			1,449.00

ST. LOUIS, MO.

Increase in force.			
1 clerk	Feb. 1, 1895	$1,200 per annum	$700.00
1 clerk	Mar. 1, 1895	1,000 per annum	666.00
2 watchmen	Sept. 1, 1894	720 per annum	240.00
1 laborer	Dec. 15, 1895	60 per month	210.00
			1,816.00
Increase in contingent expenses			153.00
Total increase			1,969.00

MARQUETTE, MICH.

Increase in force.			
2 deputy collectors and inspectors	Sept. 1, 1894	$3 per diem	$360.00
2 inspectors	Oct. 1, 1894	3 per diem	545.00
			905.00
Increase in compensation.			
1 deputy collector and inspector	Jan. 15, 1895	$1 to $3 per diem	400.00
1 deputy collector and inspector	Jan. 1, 1895	2 per diem to $1,100 per annum.	185.00
1 deputy collector and clerk	Nov. 15, 1895	1,200 to $1,500	115.00
1 inspector	Dec. 1, 1895	2 to $3 per diem	122.00
			822.00
Increase in force			905.00
Increase in amount estimated for rent			100.00
Increase in contingent expenses			64.00
Total increase			1,891.00

TAMPA, FLA.

Increase in force.			
1 inspector	Jan. 31, 1896	$3 per diem	$180.00
1 inspector	May 11, 1895	3 per diem	365.00
1 clerk	Apr. 27, 1895	900 per annum	675.00
2 night inspectors	Apr. 10, 1895	2 per diem	1,095.00
1 assistant storekeper	Mar. 25, 1895	900 per annum	675.00
1 messenger	Nov. 8, 1895	45 per month	225.00
1 engineer	May 1, 1895	50 per month	450.00
			3,665.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

TAMPA, FLA.—Continued.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
1 inspector	May 4, 1895	$3 to $3.50 per diem	$137.00
1 clerk	June 4, 1895	4 per diem to $1,800 per annum.	255.00
1 clerk	do	4 per diem to $1,600 per annum.	105.00
			497.00
Increase in force			3,665.00
			4,162.00
Increase in contingent expenses			189.00
Total increase			4,351.00

ST. PAUL, MINN.

Increase in force.			
2 inspectors	Dec. 1, 1894	$3 per diem	$900.00
Increase in rent			46.00
Increase in contingent expenses			19.00
Total increase			965.00

PORTLAND, OREG.

Increase in force.			
1 inspector	Aug. 15, 1895	$3 per diem	$687.00
Increase in compensation.			
1 night inspector	Dec. 15, 1894	3 to $4 per diem	168.00
			855.00
Increase in contingent expenses			1,150.00
			2,005.00
Deduct:			
1 deputy collector and clerk	Jan. 1, 1895	2,700 to $2,500 per annum.	150.00
Reduction in rent			225.00
			375.00
Total increase			1,630.00

*Reimbursable.

MOBILE, ALA.

Increase in force.				
1 inspector	May 1, 1895	$3 per diem	$459	
1 inspector	Dec. 17, 1895	2.50 per diem	260	
				$719.00
1 inspector	Dec. 19, 1895	2.50 per diem		260.00
1 marine clerk	Nov. 15, 1894	1,000 per annum		375.00
				1,354.00
Rent, $56.67; contingent expenses, $20.48				77.15
Increase				1,431.15

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

SITKA, ALASKA.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
2 deputy collectors and inspectors	May 16, 1895	$4 per day	$1,095.00
	Mar. 18, 1895	4 per day	1,039.00
1 deputy collector and inspector	Apr. 27, 1895	3 per day	818.75
1 inspector	Apr. 17, 1895	1 per month	9.00
			2,961.75
Contingent expenses: Rent, $157.56; contingent expenses, $201.70.			359.20
Increase			3,320.95

EUREKA, CAL.

Increase in force.			
Temporary labor, 12 days, at $3 per diem			$36.00
Increase in contingent expenses			107.00
Increase			143.00

SAN DIEGO, CAL.

Increase in force.			
1 inspector	May 1, 1895	$3 per diem	$818.75
1 night inspector	do	3 per diem	818.75
1 deputy collector and mounted inspector	Apr. 17, 1895	4 per diem	1,095.00
1 deputy collector and mounted inspector	Nov. 11, 1895	4 per diem	572.00
			3,304.50
Increase in compensation.			
1 deputy collector and mounted inspector	Aug. 1, 1895	$3.50 to $4 per diem	120.00
			3,424.50
Decrease in contingent expenses			153.32
Increase			3,271.18

STONINGTON, CONN.

Increase in contingent expenses			$6.75

WILMINGTON, DEL.

Increase in commissions			$39.78
Decrease in contingent expenses			33.57
Increase			6.21

WASHINGTON, D. C.

Increase in force.			
1 inspector	June 26, 1895	$3 per diem	$825.00
1 janitor	Oct. 10, 1894	70 per month	210.00
			1,035.00
Decrease in force.			
1 inspector	Aug. 30, 1895	$3 per diem	827.00
			708.00
Increase in contingent expenses, $7.28; increase in collector's commission, etc., $236.23.			243.51
Total increase			951.51

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

APALACHICOLA, FLA.

Designation.	Date.	Rate of salary.	Amount.
Increase in commissions			$18.30
Increase in contingent expenses			26.15
			44.45
Decrease in rent			8.00
Increase			36.45

FERNANDINA, FLA.

Decrease in collector's salary, commissions			$128.36
Increase in rent, $7.50; increase in contingent expenses, $157.56.			165.06
Increase			36.70

PENSACOLA, FLA.

Increase in force.			
2 night inspectors	Jan. 2, 1895	$2 per diem	$744.00
1 boatman	Oct. 5, 1894	35 per month	110.00
1 boatman	Nov. 8, 1895	35 per month	168.00
1 pilot	Aug. 22, 1894	50 per month	35.50
			1,057.50
Increase in compensation.			
1 fireman on launch	Sept. 4, 1895	$45 to $60 per month	105.00
1 pilot on launch	Feb. 23, 1895	50 per month to $900 per annum.	200.00
			305.00
Increase in force			1,057.50
Increase in contingent expenses			85.98
Total increase			1,448.48

ST. AUGUSTINE, FLA.

Increase in force.			
1 inspector	Sept. 11, 1894	$2 per diem	$144.00
Increase in compensation.			
1 deputy collector and inspector	Apr. 16, 1895	$480 to $720 per annum	180.00
1 inspector	July 1, 1895	2 to $3 per diem	275.00
			455.00
Increase in force			144.00
			599.00
Decrease in contingent expenses			25.97
Total increase			573.03

JACKSONVILLE, FLA.

Increase in contingent expenses			$1.86

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

CEDAR KEYS, FLA.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 inspector	Apr. 30, 1895	$3 per diem	$818.75
1 storekeeper	Mar. 4, 1895	900 per annum	*675.00
1 inspector	Oct. 3, 1894	1.50 per diem	225.00
1 inspector and clerk	Apr. 12, 1895	2 per diem	540.00
1 deputy collector and inspector	Oct. 5, 1894	2 per diem	350.00
			2,608.75
Increase in compensation.			
1 deputy collector and inspector	June 15, 1895	$3 to $4 per diem	270.00
1 deputy collector and inspector	Apr. 1, 1895	2 to 3 per diem	270.00
1 deputy collector and inspector	Oct. 5, 1894	1 to 2 per diem	192.00
			732.00
Increase in force			2,608.75
Increase in contingent expenses, $122.42; rent, $120.			242.42
Total increase			3,583.17

*$25 per month of which is reimbursable.

ATLANTA, GA.

Increase in force.			
1 inspector	Sept. 2, 1895	$3 per diem	$363.00
1 inspector	Sept. 12, 1895	3 per diem	381.00
1 inspector	Sept. 2, 1895	3 per diem	363.00
1 inspector	Sept. 10, 1895	3 per diem	333.00
1 inspector	Sept. 2, 1895	3 per diem	504.00
1 inspector	do	3 per diem	381.00
1 inspector	do	3 per diem	422.00
1 inspector	Sept. 25, 1895	3 per diem	423.00
1 inspector	Oct. 9, 1895	3 per diem	345.00
1 clerk	do	50 per month	225.00
1 night watchman	Sept. 2, 1895	2 per diem	166.00
1 night watchman	Oct. 9, 1895	2 per diem	64.00
1 typewriter	Sept. 10, 1895	75 per month	500.00
1 janitor	Sept. 19, 1895	300 per annum	134.00
1 messenger	Sept. 2, 1895	300 per annum	111.26
			4,715.26
Increase in compensation.			
1 janitor	Nov. 1, 1895	$300 to $420 per annum	35.32
Increase in contingent expenses			3,227.63
Increase in surveyor's commissions, fees, etc			911.98
Total increase			8,890.19

Above increase due to expense in connection with the Atlanta Exposition.

PEORIA, ILL.

Increase in force.			
1 deputy surveyor	Jan. 7, 1895	$1 per month	$3.00
Increase in surveyor's commissions, fees, etc			106.39
Total			109.39

ROCK ISLAND, ILL.

Increase in surveyor's commissions, fees, etc			$6.00
Increase in contingent expenses			2.00
Total			8.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

EVANSVILLE, IND.

Designation.	Date.	Rate of salary.	Amount.
Increase in surveyor's commissions, fees, etc...	.....	.....	30.82

INDIANAPOLIS, IND.

Increase in force.			
1 storekeeper and clerk.....	Nov. 11, 1895	$1,000 per annum.....	$388.55
Increase in compensation.			
1 deputy surveyor and entry clerk.....	Nov. 1, 1895	$1,400 to $1,600 per annum.	83.33
Increase in contingent expenses.....	.....	.....	34.90
Total increase.....	.....	.....	506.78

DES MOINES, IOWA.

Increase in surveyor's commissions, fees, etc...	.....	.....	$28.52

DUBUQUE, IOWA.

Increase in surveyor's commissions, fees, etc...	.....	.....	$99.58

SIOUX CITY, IOWA.

Increase in surveyor's commissions, fees, etc...	.....	.....	$16.79

HOULTON, ME.

Increase in force.			
1 deputy collector and inspector.....	Oct. 21, 1894	$2 per diem	$224.00
1 deputy collector and inspector.....	Sept. 11, 1894	2 per diem	144.00
1 deputy collector and inspector.....	Nov. 1, 1894	2 per diem	246.00
1 inspector	Nov. 14, 1894	1.50 per diem.....	205.50
			819.50
Increase in compensation.			
1 deputy collector and inspector.....	Jan. 10, 1896	2 to $2.75 per diem.....	68.20
			887.70
Increase in contingent expenses, $330.10; decrease in rent, $66.25.....	.....	.....	263.85
Total increase.....	.....	.....	1,151.55

BANGOR, ME.

Increase in contingent expenses account steam-heating apparatus.	.....	.....	$788.45
Decrease in collector's commissions, fees, etc...	.....	.....	50.32
			738.13

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

CASTINE, ME.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
1 deputy collector and inspector	Aug. 16, 1895	$1 to $2 per diem	$229.00
Decrease in contingent expenses			25.00
Total increase			204.00

ELLSWORTH, ME.

Increase in collector's commissions, fees, etc			$3.65
Increase in contingent expenses			13.90
			17.55
Decrease in rent			2.25
Increase			15.30

SACO, ME.

Increase in contingent fund, temporary labor			$12.00

LINCOLN, NEBR.

Increase in surveyor's commissions, fees, etc			$18.51
Increase in contingent expenses			.45
Increase			18.96

SPRINGFIELD, MASS.

Increase in force.			
1 laborer	Apr. 13, 1895	$2 per diem	$184.00
Increase in compensation.			
1 deputy surveyor and clerk	June 16, 1895	900 to $1,200 per annum	225.00
			409.00
Increase in surveyor's commissions, fees, etc., $363.97; in contingent expenses, $45.53.			409.50
Total increase			818.50

PERTH AMBOY, N. J.

Increase in force.			
1 storekeeper (reimb.)	June 6, 1895	$4 per diem	$1,095.00
Increase in collector's commissions, fees, etc			2,780.36
			3,875.36
Decrease in rent			3.00
Total increase			3,872.36

SHIELDSBORO, MISS.

Increase in force.			
1 inspector	Sept. 7, 1894	$1,095 per annum	$204.00
Increase in contingent expenses			78.00
Increase			282.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

WISCASSET, ME.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
1 deputy collector, inspector, and weigher	June 6, 1895	$1.50 to $2 per diem	$135.00
1 deputy collector, inspector, weigher, and measurer.	do	2.50 to $3 per diem	135.00
			270.00
Increase in contingent expenses			29.87
Total increase			299.87

FORT BENTON, MONT.

Increase in compensation.			
1 deputy collector	Dec. 1, 1894	$1,200 to $1,500	$150.00
1 clerk	do	30 to $60 per month	150.00
			300.00
Increase in force.			
1 janitor	do	$15 per month	75.00
Increase in contingent expenses			74.02
Total increase			449.02

BRIDGETON, N. J.

Increase in force.			
1 deputy collector	June 19, 1895	$75 per annum	$56.25
1 deputy collector	Oct. 19, 1895	1 per month	4.50
			60.75
Decrease in compensation.			
2 deputy collectors and inspectors	June 16, 1895	$120 to $75 per annum	68.00
Decrease			7.25
Increase in commissions, fees, etc., $109.62; in rent, $1.50; in contingent expenses, $5.36.			116.48
Total increase			109.23

COOS BAY, OREG.

Increase in contingent expenses			$15.05

SAG HARBOR, N. Y.

Increase in collector's commissions, fees, etc			$31.22
Decrease in contingent expenses			12.30
Total increase			18.92

PEMBINA, N. DAK.

Increase in force.			
1 inspector	Aug. 5, 1895	$3 per diem	$690.00
2 deputy collectors and mounted inspectors	Feb. 15, 1896	3.50 per diem	315.00
			1,005.00
Increase in collector's commissions, fees, etc			1,747.07
Increase in contingent expenses			132.28
Total increase			2,884.35

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

SANDUSKY, OHIO.

Designation.	Date.	Rate of salary.	Amount.
Increase in collector's commissions, fees, etc			$163.25
Decrease in contingent expenses			13.50
Total increase			149.75

OMAHA, NEBR.

Decrease in surveyor's commissions, fees, etc			$58.05
Increase in contingent expenses			343.80
Total increase			285.75

WHEELING, W. VA.

Increase in collector's commissions, fees, etc			$29.50
Decrease in contingent expenses			1.44
Total increase			28.06

MILWAUKEE, WIS.

Increase in force.			
1 deputy collector and inspector	July 1, 1895	$3 per diem	$459.00
Increase in compensation.			
1 deputy collector and inspector	Sept. 17, 1894	$1,350 to $1,600 per annum	50.00
			509.00
Increase in contingent expenses			5.75
Total increase			514.75

NEW HAVEN, CONN.

Increase in contingent expenses			$29.41

CHARLESTON, S. C.

Increase in compensation.			
1 messenger	June 1, 1895	$600 to $720 per annum	$60.00
1 messenger	Dec. 1, 1895	720 to $900 per annum	60.00
			120.00
Increase in commissions, etc			19.47
			139.47
Decrease in contingent expenses			57.39
Total increase			82.08

CHATTANOOGA, TENN.

Increase in force.			
1 deputy surveyor	May 7, 1895	$1 per month	$9.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

MEMPHIS, TENN.

Designation.	Date.	Rate of salary.	Amount.
Increase in compensation.			
1 deputy surveyor	May 16, 1895	$1,400 to $1,600 per annum.	$150.00
Decrease in contingent expenses			22.30
Total increase			127.70

PORTSMOUTH, N. H.

Increase in commissions, fees, etc			$10.06
Increase in contingent expenses			70.25
Total increase			80.31

KANSAS CITY, MO.

Increase in force.			
1 inspector	Mar. 1, 1895	$75 per month	$600.00
Increase in compensation.			
1 deputy surveyor and clerk	Dec. 1, 1895	1,500 to $1,800	100.00
1 deputy surveyor and clerk	do	1,200 to $1,500	100.00
1 deputy surveyor and inspector	do	1,200 to $1,500	100.00
1 inspector and storekeeper	do	1,200 to $1,320	*40.00
			940.00
Decrease in contingent expenses			25.00
Total increase			915.00

*Reimbursable.

NEWARK, N. J.

Increase in force.			
1 inspector and clerk	June 1, 1895	$3 per diem	$825.00
Increase in compensation.			
1 deputy collector and inspector	June 15, 1895	$1,200 to $1,600 per annum.	300.00
Total increase			1,125.00

ROCHESTER, N. Y.

Increase in collector's commissions, fees, etc			$38.99
Increase in contingent expenses			5.35
Total increase			44.34

CAPE CHARLES, VA.

Increase in rent			$23.19
Increase in contingent expenses			31.75
Total increase			54.94

ALBANY, N. Y.

Increase in contingent expenses			$25.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

DULUTH, MINN.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 storekeeper	May 9, 1895	$75 per month	$450.00
1 storekeeper	May 8, 1895	75 per month	450.00
1 storekeeper	May 22, 1895	75 per month	450.00
1 storekeeper	Nov. 25, 1895	75 per month	312.50
1 deputy collector and inspector	Aug. 17, 1894	50 per month *	75.00
1 deputy collector and clerk	Oct. 13, 1894	3 per diem	315.00
Increase			2.052.50
Decrease in force.			
1 storekeeper	Dec. 1, 1894	$75 per month	375.00
			1,677.50
Decrease in rent, $150; decrease in contingent expenses, $180.13.			330.13
Total increase			1,347.37

* Navigation season.

PETERSBURG, VA.

Increase in force.			
3 storekeepers	Jan. 16, 1896	$60 per month	*$444.00
Increase in collector's commissions, fees, etc			629.80
Increase in contingent expenses			5.90
Total increase			1,079.70

* Reimbursable.

PITTSBURG, PA.

Increase in contingent expenses			$25.75
Increase in rent			450.00
Increase in commissions, etc			8.50
Total increase			484.25

WALDOBORO, ME.

Increase in collector's compensation*			$50.00

* Collector died December 6, 1894. New collector appointed February 9, 1895.

PLATTSBURG, N. Y.

Increase in force.			
2 inspectors	Aug. 15, 1894	$3 per diem	$275.00
1 deputy collector and inspector	Sept. 1, 1895	3 per diem	635.00
1 deputy collector and inspector	Feb. 10, 1896	3 per diem	150.00
1 night watchman	Feb. 1, 1896	45 per month	90.00
			1,150.00
Increase in compensation.			
1 deputy collector and inspector	Nov. 1, 1894	$600 to $800 per annum	66.00
1 deputy collector and inspector	Jan. 20, 1896	987 to $1,095 per annum	20.00
1 deputy collector and inspector	....do	900 to $1,095 per annum	40.00
			126.00
Increase in force			1,150.00
			1,276.00
Increase in contingent expenses			12.00
Total increase			1,288.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

NEWPORT NEWS, VA.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
8 inspectors	Jan. 11, 1895	$3 per diem	$4,800.00
1 laborer	Oct. 24, 1895	1.50 per diem	225.00
			5,025.00
Increase in compensation.			
Estimated increase in amount paid inspectors, when employed.			1,671.05
1 inspector	Mar. 25, 1895	$3 to $4 per diem	274.00
1 inspector, from temporary to permanent roll.	Mar. 30, 1895	3 per diem	710.00
1 inspector	Oct. 24, 1895	3 per diem, when employed.	357.00
2 inspectors, from temporary to permanent roll.	June 1, 1895	3 per diem	879.00
			3,891.05
Increase in force			5,025.00
Total increase			8,916.05
Deduct for decrease in contingent expenses			255.00
Net increase			8,661.05

GLOUCESTER, MASS.

Increase in contingent expenses ($795 revenue boat).			$800.00

SAN FRANCISCO, CAL.

Decrease in force.			
1 examiner	*Sept. 1, 1894	$1,600 per annum	$269.60
3 clerks	†Oct. 31, 1894	1,200 per annnm	300.00
1 sampler	†Sept. 1, 1894	1,200 per annum	202.20
4 inspectors	†July 31, 1894	3 per diem	372.00
2 inspectors	†Aug. 31, 1894	3 per diem	372.00
2 inspectors	†Oct. 31, 1894	3 per diem	738.00
4 night inspectors	†Aug. 31, 1894	3 per diem	744.00
1 night inspector	†July 31, 1894	3 per diem	93.00
1 messenger	†Dec. 11, 1894	840 per annum	374.31
1 clerk and stenographer	†Aug. 31, 1894	840 per annum	141.60
			3,606.71
Increase contingent expenses			162.82
Total decrease			3,443.89

*Discontinued. †Discontinued; Midwinter Fair.

PORT TOWNSEND, WASH.

Increase in force.			
4 inspectors	May 24, 1895	$3 per diem	$3,285.00
Increase in rent			400.00
			3,685.00
Decrease in force.			
2 storekeepers	Mar. 7, 1895	1,200 per annum	1,647.00
Decrease in temporary service and discontinuance of the force employed in connection with the Tacoma Exposition in October, 1894.			3,329.00
Decrease in contingent expenses			6.00
			4,982.00
Net decrease			1,297.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

NOGALES, ARIZ.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 janitor	Feb. 6, 1895	$30 per month	*$210.00
Decrease in compensation.			
1 deputy collector and clerk	June 1, 1895	1,387 to $1,200 per annum	137.00
1 inspectress	do	900 to $600 per annum	225.00
			362.00
Decrease in rent			7.00
			369.00
Increase in force, $210; increase in contingent expenses, $6.			216.00
Total decrease			153.00

GALVESTON, TEX.

Decrease in force.			
1 weigher and gauger	May 1, 1895	$3.50	$962.00
1 inspector from November 1, 1895 to March 1, 1896, at $3.			720.00
			1,682.00
Increase in rent, $32; increase in contingent expenses, $594.			626.00
Total decrease			1,056.00

LOS ANGELES, CAL.

Increase in force.			
2 night inspectors	Oct. 1, 1894		$546.00
Increase in compensation.			
1 deputy collector and clerk	Aug. 20, 1895	$3 per diem to $1,400 per annum.	145.00
			691.00
Decrease in temporary employment			351.00
Increase			340.00
Decrease in contingent expenses			420.00
Total decrease			80.00

YAQUINA, OREG.

Increase in salary of deputy			$6.00
Increase in contingent expenses			12.00
			18.00
Decrease in rent			37.50
Net decrease			19.50

DENVER, COLO.

Decrease in commissions, etc			$108.71
Increase in contingent expenses			30.00
Total decrease			78.71

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

CAPE VINCENT, N. Y.

Designation.	Date.	Rate of salary.	Amount.
Decrease in salaries due to reduction of force employed for summer season.	.....	.....	$1,260.00
Increase in rent and contingent expenses	.....	.....	110.00
Total decrease.....	.....	.....	1,150.00

KEY WEST, FLA.

Increase in force.			
1 deputy collector and inspector.....	Jan. 11, 1896	$3 per diem	$240.00
1 inspector	Jan. 22, 1896	1.50 per diem	95.00
			335.00
Decrease in force.			
1 clerk	Apr. 1, 1895	$1,200 per annum	900.00
3 inspectors	.....do	3 per diem	1,644.00
1 boatman	.....do	400 per annum	300.00
			2,844.00
Decrease in compensation.			
1 deputy collector and clerk.....	Mar. 31, 1895	$2,500 to 2,000.....	375.00
			3,219.00
Increase in force	.....	.....	335.00
			2,884.00
Decrease in rent.....	.....	.....	45.00
			2,929.00
Increase in contingent expenses.....	.....	.....	154.00
Total decrease	.....	.....	2,775.00

OSWEGO, N. Y.

Decrease in force (offices abolished).			
1 deputy collector	Dec. 15, 1894	$900 per annum	$412.00
1 inspector	.....do	3 per diem	1,020.00
			1,432.00
Decrease in amount advanced for rent.....	.....	.....	19.00
			1,451.00
Increase in contingent expenses	.....	.....	1.00
Total decrease	.....	.....	1,450.00

EDGARTOWN, MASS.

Decrease in contingent expenses	.....	.....	$7.63

NEW BEDFORD, MASS.

Decrease in compensation.			
1 deputy collector and clerk.....	Jan. 7, 1895	$1,600 to $1,500 per annum.	$50.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

BARNSTABLE, MASS.

Designation.	Date.	Rate of salary.	Amount.
Increase in force.			
1 boatman	July 1, 1895	$100 per annum	$75.00
Increase in compensation.			
1 deputy collector, inspector, gauger, and measurer.	Mar. 1, 1895	$900 per annum to $3 per diem.	195.00
1 deputy collector and inspector	June 1, 1895	1.35 per diem to $1.75 per diem.	110.00
1 deputy collector and inspector	do	2 to $2.50 per diem	137.50
			442.50
			75.00
			517.50
Increase in force.			
Increase in rent			27.00
Increase in contingent expenses			4.55
Total			549.05
Decrease in force.			
2 deputy collectors and inspectors	Mar. 1, 1895	$1.35 per diem	742.50
2 storekeepers	June 21, 1895	50 cents per diem	275.00
Decrease			1,017.50
Increase in force, $75; increase in compensation, $442.50; increase in rent, $27; increase in contingent expenses $4.55.			549.05
Total decrease			468.45

MARBLEHEAD, MASS.

Decrease in commissions, etc			$14.08
Decrease in contingent expenses			2.80
Total decrease			16.88

NANTUCKET, MASS.

Decrease in contingent expenses			$4.75

PROVIDENCE, R. I.

Decrease in compensation.				
1 clerk	June 1, 1895	$1,500 to $1,200 per annum.		$225.00
4 inspectors, weighers, gaugers, and measurers	do	3.50 to $3 per diem		540.00
				765.00
Increase in force.				
1 storekeeper	Oct. 1, 1894	$730 per annum	$182.50	
1 messenger and storekeeper	June 1, 1895	600 to $800	150.00	
1 opener and packer	do	600 to $720	90.00	
				422.50
				342.50
Decrease in contingent expenses				138.55
Total decrease				481.05

BRIDGEPORT, CONN.

Decrease in commissions, etc			$10.05
Decrease in contingent expenses			7.00
Total decrease			17.05

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

NEW LONDON, CONN.

Designation.	Date.	Rate of salary.	Amount.
Decrease in pay.			
1 deputy collector and inspector	Apr. 1, 1895	$1,500 to $1,200 per annum.	$225.00
Increase in contingent expenses			33.20
Total decrease			191.80

BURLINGTON, N. J.

Decrease in contingent expenses			$30.75

SOMERS POINT, N. J.

Decrease in commissions			$15.40

ERIE, PA.

Decrease in commissions			$2.51
Decrease in force, night inspector service			82.50
			85.01
Increase in contingent expenses			33.45
Total decrease			51.56

ANNAPOLIS, MD.

Decrease in compensation, deputy collector and inspector.			$113.33
Decrease in contingent expenses			10.00
Total decrease			123.33

CRISFIELD, MD.

Decrease collector's salary on account of death.			$300.00

NORFOLK, VA.

Decrease in contigent expenses			$1,063.40
Increase in force.			
2 inspectors	Nov. 23, 1895 to Dec. 3, 1895	$3 per diem (when employed) $292.25	
Increase in commissions, etc.		367.54	659.79
Total decrease			403.61

RICHMOND, VA.

Decrease in force.			
1 inspector, weigher, gauger, and measurer	June 3, 1895	$3 per diem	$825.00
1 boatman	Apr. 15, 1895	35 per month	315.00
			1,140.00

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

RICHMOND, VA.—Continued.

Designation.	Date.	Rate of salary.	Amount.
Decrease in pay.			
1 deputy collector and clerk	July 16, 1895	$1,400 per annum to $3.50 per diem.	$56.22
			1,196.22
Decrease in temporary force			93.00
			1,289.22
Increase in pay.			
1 inspector and clerk	July 16, 1895	$3 to $3.50 per diem	133.50
			1,155.72
Increase in commissions, etc			173.39
Total decrease			982.33

TAPPAHANNOCK, VA.

Decrease in contingent expenses			$12.94

BEAUFORT, N. C.

Decrease in compensation.			
1 deputy collector and inspector	July 12, 1895	$720 to $350 per annum	$185.00
Decrease in contingent expenses			13.00
Total decrease			198.00

EDENTON, N. C.

Decrease in commissions, etc			$15.75

NEWBERN, N. C.

Decrease in compensation.			
1 deputy collector and inspector	July 15, 1895	$900 to $720 per annum	$125.58
Decrease in contingent expenses			15.91
Decrease in rent			45.00
Total decrease			186.49

WILMINGTON, N. C.

Decrease in commissions, etc			$14.18

BEAUFORT, S. C.

Decrease in commissions, etc			$28.16
Decrease in temporary force			108.00
			136.16
Increase in contingent expenses			81.00
Total decrease			55.16

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

GEORGETOWN, S. C.

Designation.	Date.	Rate of salary.	Amount.
Decrease in contingent expenses			$12.50

BRUNSWICK, GA.

Decrease in contingent expenses			$55.59

SAVANNAH, GA.

Decrease in commissions, etc			$269.00
Decrease in storekeepers' compensation			132.31
Total decrease			401.31

BRASHEAR, LA.

Decrease in force.			
1 deputy collector and inspector	May 22, 1895	$3 to $2 per diem	$275.00
1 deputy collector and inspector	June 1, 1895	3 to $1.50 per diem	412.50
			687.50
Decrease in rent			18.00
Decrease in contingent expenses			4.30
Total decrease			709.80

NASHVILLE, TENN.

Decrease in commissions, etc			$71.00
Decrease in contingent expenses			7.25
Total decrease			78.25

LOUISVILLE, KY.

Decrease in force.			
1 storekeeper and gauger discontinued	Nov. 30, 1894	$90 per month	$545.00
Increase in force.			
1 inspector	May 18, 1895	3 per diem	276.00
Total decrease			269.00

NEWBURYPORT, MASS.

Decrease in compensation, etc			$38.23
Increase in contingent expenses			2.00
Total decrease			36.23

PLYMOUTH, MASS.

Decrease in commissions, fees, etc			$81.21
Decrease in contingent expenses			4.75
Total decrease			85.96

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

SALEM, MASS.

Designation.	Date.	Rate of salary.	Amount.
Decrease in force.			
1 inspector	Nov. 25, 1894	$3 per diem	$144.00
Decrease in commissions, etc			5.39
			449.39
Increase in contingent expenses, $7.50; compensation, difference in quarter, $13.			20.50
Total decrease			428.89

HARTFORD, CONN.

Decrease in force.			
1 storekeeper	July 1, 1895	$100 per annum	$100.00
Decrease in compensation.			
1 storekeeper	Sept. 30, 1894	$200 to $100 per annum	41.66
1 inspector, weigher, gauger, and measurer	Aug. 1, 1895	900 to $700 per annum	133.20
			274.86
Decrease in rent			150.00
Decrease in compensation, inspector's office, vacant one month.			75.00
			499.86
Increase in force.			
1 storekeeper	Dec. 14, 1895	$300 per annum	$89.17
1 deputy collector and clerk	Aug. 1, 1895	1,100 to 1,200	66.66
Increase in contingent expenses			76.15
			231.98
Total decrease			267.88

ST. JOSEPH, MO.

Decrease in commissions, etc			$31.48
Increase in contingent expenses			3.00
Total decrease			28.48

GRAND HAVEN, MICH.

Decrease in commissions, etc			$106.64
Decrease in contingent expenses			76.51
Total decrease			183.15

GRAND RAPIDS, MICH.

Decrease in commissions, etc			$14.00
Increase in contingent expenses			2.03
Total decrease			11.97

COUNCIL BLUFFS, IOWA.

Decrease in commissions, etc			$20.67
Decrease in contingent expenses			29.25
			49.92
Increase in force.			
1 deputy collector	Sept. 12, 1895	$1 per month	3.00
Total decrease			46.92

Statement of increase and decrease in force, salary, and expenses at the various customs ports for the first nine months of the fiscal year 1896, etc.—Continued.

ASTORIA, OREG.

Designation.	Date.	Rate of salary.	Amount.
Decrease in contingent expenses			$129.00
Decrease in rent			64.95
			193.95
Increase in compensation.			
1 deputy collector	Sept. 30, 1895	$1,800 to $2,000 per annum.	50.00
Total decrease			143.95

ST. MARYS, GA.

Decrease in contingent expenses			$2.00

Ports showing no change.—Machias, Me.; Bristol, R. I.; Newport, R. I.; Fall River, Mass.; Tuckerton, N. J.; Toledo, Ohio.

RECAPITULATION.

PORTS SHOWING INCREASE.

New York, N. Y	$150,937.00	Des Moines, Iowa	$28.52
New York Board of United States General Appraisers	6,311.00	Dubuque, Iowa	99.58
Boston, Mass	36,258.00	Sioux City, Iowa	16.79
Baltimore, Md	6,995.00	Houlton, Me	1,151.55
Chicago, Ill	1,086.98	Bangor, Me	738.13
Philadelphia, Pa	34,243.00	Castine, Me	204.00
Portland, Me	630.00	Ellsworth, Me	15.30
New Orleans, La	3,872.00	Saco, Me	12.00
Port Huron, Mich	3,342.00	Lincoln, Nebr	18.96
Detroit, Mich	4,629.12	Springfield, Mass	818.50
Eastport, Me	1,015.00	Perth Amboy, N. J	3,872.36
Buffalo, N. Y	2,915.00	Shieldsboro, Miss	282.00
Ogdensburg, N. Y	1,261.00	Wiscasset, Me	299.87
Suspension Bridge, N. Y	361.00	Fort Benton, Mont	449.02
Brownsville, Tex	1,005.00	Bridgeton, N. J	109.23
Corpus Christi, Tex	1,165.00	Coos Bay, Oreg	15.05
El Paso, Tex	726.00	Sag Harbor, N. Y	18.92
Eagle Pass, Tex	2,640.00	Pembina, N. Dak	2,884.35
Cincinnati, Ohio	672.00	Sandusky, Ohio	149.75
Cleveland, Ohio	1,449.00	Omaha, Nebr	285.75
St. Louis, Mo	1,969.00	Wheeling, W. Va	28.06
Marquette, Mich	1,891.00	Milwaukee, Wis	514.75
Tampa, Fla	4,351.00	New Haven, Conn	29.41
St. Paul, Minn	965.00	Charleston, S. C	82.08
Portland, Oreg	1,630.00	Chattanooga, Tenn	9.00
Mobile, Ala	1,431.10	Memphis, Tenn	127.70
Sitka, Alaska	3,320.95	Portsmouth, N. H	80.31
Eureka, Cal	143.00	Kansas City, Mo	915.00
San Diego, Cal	3,271.18	Newark, N. J	1,125.00
Stonington, Conn	6.75	Rochester, N. Y	44.34
Wilmington, Del	6.21	Cape Charles City, Va	54.94
Washington, D. C	951.51	Albany, N. Y	25.00
Apalachicola, Fla	36.45	Duluth, Minn	1,347.37
Fernandina, Fla	36.70	Petersburg, Va	1,079.70
Pensacola, Fla	1,448.48	Pittsburg, Pa	484.25
St. Augustine, Fla	573.03	Waldoboro, Me	50.00
Jacksonville, Fla	1.86	Plattsburg, N. Y	1,288.00
Cedar Keys, Fla	3,583.17	Newport News, Va	8,661.05
Atlanta, Ga	8,890.19	Burlington, Vt	4,898.00
Peoria, Ill	109.39	Gloucester, Mass	800.00
Rock Island, Ill	8.00		
Evansville, Ind	30.82	Total	329,798.31
Indianapolis, Ind	506.78		

PORTS SHOWING DECREASE.

San Francisco, Cal	$3,443.89
Port Townsend, Wash	1,297.00
Nogales, Ariz	153.00
Galveston, Tex	1,056.00
Los Angeles, Cal	80.00
Yaquina, Oreg	19.50
Denver, Colo	78.71
Cape Vincent, N. Y	1,150.00
Key West, Fla	2,775.00
Oswego, N. Y	1,450.00
Edgartown, Mass	7.63
New Bedford, Mass	50.00
Barnstable, Mass	468.45
Marblehead, Mass	16.88
Nantucket, Mass	4.75
Providence, R. I	481.05
Bridgeport, Conn	17.05
New London, Conn	191.80
Trenton, N. J	30.75
Somers Point, N. J	15.40
Erie, Pa	51.56
Annapolis, Md	123.33
Crisfield, Md	300.00
Norfolk, Va	403.61
Richmond, Va	982.33
Tappahannock, Va	12.94
Beaufort, N. C	198.00
Edenton, N. C	15.75
Newbern, N. C	186.49
Wilmington, N. C	14.18
Beaufort, S. C	55.16
Georgetown, S. C	12.50
Brunswick, Ga	55.59
Savannah, Ga	401.31
Brashear, La	709.80
Nashville, Tenn	$78.25
Louisville, Ky	269.00
Newburyport, Mass	36.23
Plymouth, Mass	85.96
Salem, Mass	428.89
Hartford, Conn	267.88
St. Joseph, Mo	28.48
Grand Haven, Mich	183.15
Grand Rapids, Mich	11.97
Council Bluffs, Iowa	46.92
Astoria, Oreg	143.95
St. Marys, Ga	2.00
Total	17,892.09
Total increase	329,798.31
Total decrease	17,892.09
Net increase	311,906.22

Total increase in force	$195,400.39	
Total increase in compensation	47,770.51	
Total increase in contingent expenses	109,801.55	
		352,972.45
Total decrease in force	32,420.39	
Total decrease in compensation	4,365.49	
Total decrease in contingent expenses	4,280.35	
		41,066.23
Net increase		311,906.22

OFFICE OF THE UNITED STATES GENERAL APPRAISERS,
New York, April 29, 1896.

SIR: The Department's letter (S. N.—L. C.), bearing date the 27th instant, with inclosed statement showing increase of expenditures for this office during the nine months of the present fiscal year over the same period of the last fiscal year, with request for its verification or correction and immediate reply, does not appear to have been received at this office until this morning.

In reply, I have to inform the Department that I have carefully examined the statement of increase of expenditures (herewith returned) and find it correct.

The increase of force was rendered necessary by the large increase in business, both in the classification and reappraisement divisions of the office, particularly in the latter, due largely to the changes in the tariff under the act of August 28, 1894.

The item of $3,000 to special counsel to the Board, although a proper and necessary expenditure in the interests of the Government, was, I believe, covered by a special appropriation made at the instance of the Department.

The slight increases in the compensation of certain of the office force were necessary, as will fully appear from my letters of recommendation to the Department, simply to a fair recognition of deserving individuals, and just compensation for their services. Certain of them, together with three or four others, are even now underpaid, and it has been my purpose, at the instance of the Board, to recommend an increase of their compensation which would aggregate perhaps $600 to $800 per annum.

It is proper that I should here add that the resignation of one messenger (J. A. Seabury) was accepted by me on the 24th instant, and that I have not as yet recommended the appointment of his successor, and may not do so for the present.

I am of the opinion that as the new questions of classification raised under the present tariff act are settled by the Board and courts, and as values of many important articles are found on reappraisement by the General Appraisers, some reduction may be made in the clerical expenses of the office. It is not probable, however, that this can be done during the current fiscal year.

The increase in contingent expenses was due to the general increase in the business of the office, resulting from the causes above stated. The chief items were for furniture and fixtures, which will answer for a good while, and hence there will probably be a reduction rather than an increase in that regard during the present fiscal year.

Respectfully, yours,

GEO. C. TICHENOR,
President.

Hon. C. S. HAMLIN,
Assistant Secretary of the Treasury, Washington, D. C.

OFFICE OF THE COLLECTOR OF CUSTOMS,
PORT OF NEW YORK,
April 27, 1896.

SIR: In accordance with your verbal request of the 24th instant, I inclose herewith a statement showing the increase in the average number of employees in the customs service at this port during the first eight months of the present fiscal year over the average number of such employees during the fiscal year ending June 30, 1895, and also a statement of the number of employees in the collector's office who have during the same period received an increase of salary, with other information explanatory of such increase in number and salary. The average number of employees for the fiscal year ending June 30, 1895, was 1,758, involving a total expenditure for the year of $2,232,904.72. The average number of employees for the first eight months of the present fiscal year was 1,922, involving a total expenditure of $1,574,533.50, which, by comparison with the previous fiscal year, shows an apparent but not actual increase of 164 in the number of the employees and an increase in the annual expenditure for salaries of $128,895.44, assuming that the average increase in the number employed should be maintained during the remainder of the present fiscal year. These figures include in both years 57 storekeepers not counted in returns of averages of previous fiscal years, which difference should be noted in any comparison with previous years.

It is proper that I should explain to you that the method of calculation upon which the average number of employees is ascertained in this office, as well as in the Department, does not by comparison of one year with another indicate the actual increase or decrease that has occurred. The method adopted is to divide by twelve the aggregate number of monthly pay rolls for the fiscal year, which gives as a result the monthly average number of employees paid. It is at once evident that an average thus arrived at does not and can not determine the actual increase or decrease in the number employed. The average increase or decrease, as shown by such comparisons, will vary according to the period of the year in which the actual increase or decrease occurs. This variance is such that an actual increase or decrease occurring during the first month will give an average increase or decrease for the year twelve fold greater than a like increase or decrease occurring in the last month of the year. The only reliable and accurate statement of increase or decrease in the number of employees must be based upon facts derived from the record of actual changes, and not upon deductions from averages, which are perhaps sufficient for ordinary purposes and can be more quickly ascertained.

I am prompted to this explanation because of the evident misapprehension which prevails in the minds of the Members of the House of Representatives who took part in the recent discussion in the House upon the general deficiency bill, in which discussion it seems to have been assumed, or at least conceded by all, that there had been an actual increase of 170 in the number of employees of the customs service at this port during the first eight months of the present fiscal year. This misapprehension was, I doubt not, largely, and probably wholly, due to the declared average increase appearing in the tabulated statement furnished by the Department, and constituting a part of the report upon the general deficiency bill submitted to the House by the Committee on Appropriations, and which supposed increase the members of the committee and of the House characterized as extraordinary and unnecessary. It is true that the dates given in the tabulated statement referred to, when the several specified increases occurred, show that much the larger part of the increase occurred during the last fiscal year, and are therefore not properly chargeable to the current fiscal year, but it is not surprising that these details should have been lost sight of, and I call attention to the fact in order that the figures taken from the records of this office may be found upon examination not to be in conflict with the figures which the Department has furnished.

(1) The actual increase in the collector's office, including the surveyor's force, for the first eight months of the current fiscal year was 22, classified as follows: Fifteen inspectors, at $4 per day; 1 clerk, $840 per annum; 1 messenger, at $840 per annum; 1 attendant, at $840; 3 watchmen, at $840; 1 cleaner, at $325 per annum.

The actual increase in the collector's office, including the surveyor's force, for the last fiscal year ending June 30, 1895, was 53, classified as follows: Twenty-five inspectors, at $4 per day; 15 temporary clerks, at $1,000 per annum; 2 storekeepers, at $1,400 per annum; 1 clerk, at $1,000 per annum; 1 messenger, at $840 per annum; 1 attendant, at $840 per annum; 2 watchmen, at $840 per annum; 4 watchmen, at $720 per annum; 2 assistant weighers, at $4 per day.

The total actual increase in the collector's office, including the surveyor's force, for the last fiscal year and for the first eight months of the present fiscal year is 75, classified as follows: Forty inspectors, at $4; 15 temporary clerks at $1,000 per annum; 1 clerk, at $1,000 per annum; 1 clerk, at $840 per annum; 2 storekeepers, at $1,400 per annum; 2 messengers, at $840 per annum; 2 attendants, at $840 per annum; 5 watchmen, at $840 per annum; 4 watchmen, at $720 per annum; 1 cleaner, at $325 per annum;

2 assistant weighers, at $4 per day; which total is to be diminished by 12 temporary clerks whose services were dispensed with at various times prior to January 7, 1896, thus leaving a total net increase of 63 in the force since June 30, 1894, to date—a period of nearly twenty-two months.

This discrepancy between the total of 63 actual increase and a total of 170 reported increase in the statement furnished by the Department to the Committee on Appropriations is explained as follows:

Twelve temporary clerks retired—no increase.

Twenty-three assistant weighers, appointed in the place of the same number of temporary assistant weighers who were retired and their offices abolished. This was substantially a mere change of name, as the temporary assistant weighers were permanently employed, but strict compliance with the civil service regulations and the difficulty of inducing persons upon the eligible list to accept positions designated as "temporary" induced the change—no increase.

Two clerks, at $3.60 per day, and 12 clerks, at $3 per day, were transferred from the position of gauger's skilled laborers, which positions were simultaneously abolished, in consequence of civil service regulations and reclassification of the force by the Department—no increase.

One clerk, at $1,600 per annum, appointed to a new clerkship. Simultaneously with the creation of this new clerkship a clerkship of $1,800, having become vacant by reason of death of incumbent, was abolished, resulting in actual saving in salary paid—no increase.

One cleaner, appointed at a reduced salary of $325 per annum to the vacancy occasioned by death of the former incumbent, whose salary had been $540. The reduction in salary of the position was made to enable the work to be divided between two persons, and necessarily created two new positions, but abolished one old position of a similar character; no increase.

One clerk, at $840 per annum, appointed December 9, 1895; 1 messenger, at $840, appointed December 9, 1895; 1 messenger, at $840, appointed March 20, 1895. These three items are errors in Department's statement, only 1 clerk and 2 messengers having been appointed—instead of 2 clerks and 4 messengers—upon the dates mentioned, as specified; no increase.

One messenger, at $720 per annum, transferred from temporary messengers' roll, in compliance with civil service regulations when messengers were classified. This person was, and for years had been, acting as messenger and never as laborer, although at the date mentioned he was borne on the temporary laborers' rolls, and under the rulings of the Civil Service Commissioners became a classified officer; by an oversight the designation of this office was not changed at once upon the classification of messengers, and when the transfer to the messengers' roll was made the position of laborer which he held was abolished, and has not since been revived; no increase.

Two inspectors appointed to new offices, through error—offset by vacancies occurring a few days later in the inspectors' force, which vacancies have been permitted to remain continuously unfilled; no increase.

A detailed statement of the actual increase in the number of employees in the Naval Office and the Appraiser's Office will be furnished in a separate report from each of those officers, which will accompany this report, or if not received by me in time for their inclosure herewith will be forwarded at an early day. I am able, however, to state definitely the actual increase in the number of employees in those offices for the periods referred to.

The actual increase in the number of employees of the Naval Office for the current year was 2 clerks, at $1,600 per annum, which, with an increase of 1 clerk, at $1,000 per annum, during the last fiscal year, makes a total of 3.

The total actual increase in the number of employees in the Appraiser's Office for the last fiscal year and the first eight months of the present fiscal year was 18, classified as follows: Four examiners, at $1,800 per annum; 4 samplers, at $1,150 per annum; 10 openers and packers, at $840 per annum.

From this explanation you will observe that the total actual increase in the number of employees for this customs district for the last fiscal year and the first eight months of the present fiscal year was 84 instead of 170, as erroneously supposed. Included in the actual increase are two storekeepers, whose salaries are not chargeable to the Government.

I desire now to present the reasons for such increase in the collector's office as has been shown to have actually occurred since June 30, 1894.

a The largest item of increase is that in the number of inspectors, and became necessary in order to meet changed conditions at the port, resulting principally in legislation of Congress and regulations of the Department permitting preliminary entries of vessels and the discharge of baggage at night, and extending the limits of the port. The examination of baggage at night created an increased demand for official inspection of merchandise and passengers' baggage, and necessitated a pro-

longation of the hours of service of inspectors detailed upon the examination of baggage far into and at times nearly through the entire night, which demand could not be properly met without an increase of the available force.

This subject was presented by me to the Department at great length in my letter of April 6, 1895, a copy of which, together with a copy of the surveyor's letter therein alluded to, is herewith inclosed for your ready reference. Twenty-five additional inspectors were accordingly appointed, on or shortly after the 15th of May, 1895. The act which incorporated the city of Yonkers with this port enlarged the territory of the port with a water front of 12 miles. This enlargement of the territory to be guarded, together with the fact that late in the summer of 1895 it became evident that, by reason of the large increase in the amount and the diversity of goods exported with benefit of drawback, the regulations governing the supervision of the lading of such goods could not be enforced with entire safety to the revenue with the then existing force of inspectors, and that there was need to further increase their number. Reference to the correspondence from this office at the time alluded to will recall the fact that the surveyor, who is especially charged with the duty of supervising the lading of goods thus exported, expressed an opinion that the strict enforcement of the drawback regulations was impracticable unless the entire force of inspectors should be doubled. (See pp. 7, 8, and 9 of collector's letter, dated September 9, 1895, a copy of which is inclosed.) While satisfied that some increase in the number of inspectors was necessary, I did not, as I so advised you, agree with the surveyor as to the extent to which such increase was desirable, and I accordingly limited the increase to the appointment of fifteen additional inspectors, under authority previously conferred.

The 40 inspectors thus appointed were all selected from the eligible list upon certification furnished by the Civil Service Board of the three highest persons on the list in each instance, or by promotion from the grade of night inspector upon like certification, or by transfer of experienced clerks of the same grade and class in the service, leaving vacancies in such night inspectorships and clerkships to be filled from the promotion and eligible lists upon like certification. My purpose in making such transfers was to avail myself of the services of experienced officials, so far as possible, rather than of inexperienced persons selected from outside the service, for the reason that the duties of inspector are of a delicate nature and can not be efficiently discharged without practical instructions, the necessity for which in cases of an unusual increase actually cripples rather than assists the force for the time being.

Before dismissing this subject from consideration, I desire to acquaint you with the fact that the increase in the number of inspectors has materially assisted this office in the transaction of its business in such manner as to confer great benefit upon the traveling public, has elicited expressions of public approval and satisfaction, and has enhanced the vigilance of officials, with corresponding benefit to the revenue.

b The 15 temporary clerks were appointed shortly after the change of tariff, and such increase in clerical force was rendered necessary by the additional labor required in such emergencies. For several weeks following the 28th of August, 1894, a large corps of clerks were obliged to work overtime at night, frequently until midnight, for which extra work they received and could receive no compensation. Under the prolonged strain incident to such extra employment the clerks referred to showed signs of great fatigue, and it became absolutely necessary that they should obtain relief, and temporary clerks were appointed for that purpose. As the need for their retention disappeared their services were from time to time dispensed with, until on January 7, 1896, there remained in the service but 3 of the number.

c The 2 additional clerks, at $1,000 and $840, respectively, per annum, were appointed from the eligible list to the then lowest grade of clerkship, and their appointment was necessary because of the crowded condition of the public stores, threatening a congestion and seriously interfering with the orderly and prompt dispatch of business, and at one time imperiling the safety and lives of many of the employees. To meet the emergency and the urgent demand for greater floor space for reception and examination of packages, two new warehouses were rented, in each of which the services of a clerk were required for checking the goods received and delivered.

d The 2 messengers, 2 attendants (elevator men), and 5 watchmen were appointed from the eligible list for service in the two new warehouses above referred to, each warehouse requiring 1 messenger, 1 elevator man, and 2 watchmen (1 day and 1 night), and 1 extra watchman for the two warehouses for relief and emergency. The total amount of additional expense imposed for salaries on account of the two new warehouses amounted to $9,400 per annum. This increase of expenditure was unavoidable, and has greatly facilitated business. Moreover, the receipts to the Government for storage, which but for the possession of these warehouses would have been enjoyed by the proprietors of bonded general order stores, amounted for the year ending March 31, 1896, to $6,251.76, thereby reducing the net amount of expenditure for salaries on this account to $3,148.24.

e The two storekeepers were appointed from the eligible list as new warehouses were bonded, and this increase has been offset by the abolition of one storekeeper's office and the failure to fill an existing vacancy of several months' duration in another such office. Moreover, storekeepers' salaries are paid by the warehousemen, and any increase in their number does not and can not entail any additional expenditure upon the part of the Government. The number of such offices must necessarily be regulated by varying conditions of the warehouse business at the port, which those who bear the burden of expense for this employment may be depended upon to carefully consider.

f The four watchmen at $720 per annum each were not new appointees, but had been previous to their appointment employed as watchmen at the custom-house at like salaries, and had been upon and paid from the custodian's rolls. The Department directed that they should be transferred to the collector's rolls, which was done, but they have continued to perform the same duties as they performed before such transfer. While the transfer increased to the amount of their salaries the expenses of "collecting the revenue," it diminished to a like extent the "expense of the care of the public buildings," and consequently resulted in no actual additional charge to the Government.

g One additional charwoman was employed as cleaner at the public stores, at an additional expense of $110. The person who previously held the position died, and it became necessary to appoint a successor. As the amount of work to be done was found to be too great for one person to perform, I determined, in order to secure better service, to divide the work and recommended the appointment of two persons at a salary of $325 each in place of one with a salary of $540, previously enjoyed, thereby obtaining better service at an increased expenditure of but $110.

The number of persons in the collector's office whose salaries have been increased since January 1, 1895, is 16. The increase was given in every instance because the recipients were insufficiently paid for the service they rendered and in some instances could command outside larger salaries for the same class of work than they were receiving, and in recognition of their long, conscientious, and efficient service, thereby not only rewarding them for such service, but furnishing an incentive to others to the exercise of their best efforts. The names of the individuals benefited by such increase of salary, the amount of the increase in each instance, and the reasons for the same will be found in the statement herewith inclosed. You will observe that in no instance has the increase occasioned any additional expense to the Government or any diminution of the salary of any other employee, such increase having been accomplished through the abolition or reduction of salaries of certain officers which became vacant through the death of the respective incumbents, and from the saving thus accomplished there is still an available surplus amounting to $1,640 per annum, to which extent the Government has profited by the increase in salaries referred to.

The necessity for prompt submission to you of the facts hereinbefore expressed precludes me from presenting at this time the urgent need for liberal treatment in the appropriation of sufficient funds for the collection of revenue at this port. The report of the naval officer will furnish you with some valuable information upon this point, and I shall make the matter the subject of a supplemental report to you.

Respectfully, yours,

JAMES T. KILBRETH, *Collector.*

Hon. CHARLES S. HAMLIN,
Assistant Secretary of the Treasury, Washington, D. C.

OFFICE OF THE APPRAISER OF MERCHANDISE,
Port of New York, N. Y., April 28, 1896.

SIR: The collector has called my attention to Department letter of date 16th instant, addressed to Hon. Joseph G. Cannon, chairman of Committee on Appropriations, House of Representatives, relative to general deficiency bill, wherewith you transmitted statements showing the increase in force at this port in the office of the appraiser and the increase in compensation of employees at said office.

As such statements do not classify appointments by fiscal years, I have thought it best to transmit herewith tables showing appointments made whereby the force was increased during fiscal year 1895, and from July 1, 1895, to February 29, 1896.

I hand you herewith statement showing increase in force at this office from July 1, 1894, to June 30, 1895, as follows:

	Per annum.
1 examiner	$1,800
16 openers and packers	840
2 messengers	840
14 laborers	840
1 sampler	1,200
4 samplers	1,150

The above named were new appointments and the necessity therefor was explained in the several letters recommending the same.

In addition thereto three vacancies existing in the office of examiner July 1, 1894, were thereafter and during the succeeding fiscal year duly filled. The latter, however, can not be classed as new appointments.

I further transmit to you exhibit showing increase in force for eight months of fiscal year 1896, as follows: Four examiners, at $1,800 per annum; 10 openers and packers, at $840 per annum.

Of the 4 examiners, 2 (Messrs. Flateau and Follett) were theretofore employees in this office and 2 (Messrs. Meisel and Laughlin) were new appointments. As the vacancies created by the appointment of Flateau and Follett were thereafter duly filled, the force was increased to the extent of 4 examiners.

From July 1, 1895, to February 29, 1896, the appointment of 11 openers and packers was authorized, of whom 10 are now and were of date February 29, 1896, in the service.

The total increase from July 1, 1894, is 52, of which number 40 is in the laboring force. The reasons heretofore urged by me for increase in the force of laborers in this office were at the time deemed sufficient by you to authorize such increase, and I am sure the manner in which the transaction of the public business has been thereby facilitated has commended your action to the merchants of New York, and merited and received their cordial approval.

Permit me to call your attention to the fact that the increase in force in this office is almost wholly in the laboring department.

The number of invoices received in this office for the calendar year 1894, appraisement orders not included, was 227,000; for the year 1895, 275,330.

The number of packages examined during the year 1894, 451,324; 1895, 545,283. These figures abundantly justify such increase in the laboring force as has been made.

On July 1, 1891, the laboring force of this office aggregated 161 employees. This force was heavily drawn upon for clerical work, and on July 1, 1893, had been thereby reduced upon rolls to 145.

On February 29, 1896, the laboring force of this office (foremen and openers and packers) aggregated 138. Upon reorganization very many openers and packers and laborers who had been theretofore engaged in clerical work were made clerks, and are now carried on the rolls as such.

This statement shows decrease of 23 from 1891 and of 7 from 1893. This, however, would not give the exact condition of our laboring force, as of the classified openers and packers who were upon reorganization classified as clerks, and are so carried upon the rolls, there are 19 who continue to serve as openers and packers. These make the available laboring force of this office 157, or 4 less than on July 1, 1891, and 12 more than on July 1, 1893.

You will note that, notwithstanding the large increase of invoices and in volume of business done in this department, the force of examiners remained the same, except that for the first division, wherein passengers' baggage is examined, 2 examiners were appointed to enable the regulations established by the Treasury Department granting increased facilities for landing of steamships at night to be satisfactorily enforced, and for the sugar division and laboratory 3 examiners and chemists were appointed for the purpose of properly enforcing the regulations for the due sampling, appraisement, polariscopic examination, and ash determinations of sugar, and to make analysis and report upon claims for drawback. The work of the sugar division has been most satisfactorily performed.

From July 1, 1894, to April 1, 1896, the advances made in this division upon invoices of sugar and confectionery (not including penalties) aggregate $1,887,377.29. Such advances have been almost without exception sustained by the Board of United States General Appraisers and 40 per cent upon such advance collected by the Government.

The statement showing increase in compensation of employees in this office does not agree with our records in the following-named items, to wit:

	Salary per annum.	
	From—	To—
1 examiner	$1,400	$1,600
1 examiner	1,600	1,700
23 examiners	1,800	2,000
14 examiners	2,000	2,200
11 examiners	2,200	2,400
4 examiners	2,200	2,500

Under authority of Department letter of July 22, 1895, the annual salaries of examiners were increased as follows:

	From—	To—
1 examiner	$1,800	$1,900
18 examiners	1,800	2,000
11 examiners	2,000	2,200
4 examiners	2,000	2,400
10 examiners	2,200	2,400
3 examiners	2,200	2,500
1 examiner	2,100	2,500

The salary of no examiner was increased from $1,400 to $1,600, nor from $1,600 to $1,700. The salary of Charles B. Gray3a clerk in this office, was increased, pursuant to Department letter of October 10, 1894, from $1,600 to $1,700, and his salary is stated in the Blue Book of July 1, 1895, at $1,700.

I hand you herewith statements hastily prepared showing the increase in force, as before stated, and increase in salaries from July 1, 1894, to June 30, 1895, and July 1, 1895, to February 29, 1896.

The net increase and decrease of annual salaries of examiners from July 1, 1894, to June 30, 1895, is as follows:

	From—	To—	Net increase.
6 examiners	$2,000	$2,200	$1,200
7 examiners	1,800	2,000	1,400
1 examiner	2,200	2,400	200
1 examiner	2,200	2,500	300
1 examiner	2,000	2,500	500
Total increase			3,600

	Decrease.
Fix, $1,800, vice Dutcher, $2,200	$400
Lersner, $1,800, vice Smith, $2,500	700
Bradley, $1,800, vice Kenney, $2,000	200
Bennett, $1,800, vice Groves, $2,000	200
Total decrease	1,500

Net increase, $2,100 per annum.

The net increase of salaries of examiners from July 1, 1894, to February 29, 1896, is as follows:

Increase as shown by table, $11,100.

	Decrease.
Kendall, $1,800, vice Bostwick, $2,000	$200
Baylis, $1,800, vice Wilson, $2,500	700
Lefferts, $1,800, vice Seaman, $2,000	200
Mindil, $1,800, vice Honeywell, $2,500	700
Total	1,800

Net increase, $9,300 per annum.

These tables and statements have been hastily prepared and may not be in the matter of salary account in all respects correct. I respectfully submit that the salaries of examiners in this office are now inadequate to compensate for value of service rendered, and that diminution of same would be unjust to the individual and unwise as a measure of public policy.

Very respectfully, yours,

WALTER H. BUNN,
Appraiser.

Hon. CHARLES S. HAMLIN,
Assistant Secretary of the Treasury.

Increase in force from July 1, 1895, to February 29, 1896.

APPRAISER'S OFFICE,
Port of New York.

Four examiners, $1,800 per annum: G. H. Laughlin, No. 26, per Department letter, July 31, 1895; Felix Flateau, No. 27, per Department letter, July 31, 1895; C. F. A. Meisel, No. 28, per Department letter, August 15, 1895; Harry L. Follett, No. 29, per Department letter, August 19, 1895.

Examiners Laughlin and Flateau were appointed in furtherance of the orders of the Department providing increased facilities for docking of steamships and landing passengers and baggage.

Examiners Meisel and Follett were appointed as skilled chemists for service in laboratory in analysis of beet sugars.

Flateau and Follett were clerks prior to appointment as examiners. The vacancies created by their promotion were duly filled.

Eleven openers and packers, $840 per annum: Joseph D. O'Brien, No. 122, per Department letter, September 10, 1895; Charles I. Stager, No. 123; Charles Moser, No. 124; John McKinny, No. 125; John W. Kunzman, No. 126; John J. O'Donnell, No. 127; William R. Montgomery, No. 128; Joseph J. Nolan, No. 129; John A. O'Donnell, No. 130; James F. McKenna, No. 131; William C. Schreiber, No. 132, per Department letter, October 8, 1895.

Nos. 123 to 132, inclusive, were appointed for term of three months. All were continued in service at expiration of that term except John McKinny, No. 125, leaving in service of increased force 10 openers and packers, $840 per annum.

Increase of force from July 1, 1894, to July 1, 1895.

APPRAISER'S OFFICE,
Port of New York.

Fourteen openers and packers, $840 per annum, per Department letter, December 21, 1894: George W. Ullrich, No. 81; Van Zandt Bradt, No. 82; Edward S. Jones, No. 83; Augustus Leary, No. 84; David A. Bunn, No. 85; Hugh Logue, No. 86; John G. Stack, No. 87; James Ryan, jr., No. 88; Bernard A. Murphy, No. 89; Timothy A. Murphy, No. 90; John Clancy, No. 91; John E. Cady, No. 92; Henry S. Angel, No. 93; Ellsworth Van Pelt, No. 94.

One messenger, $840 per annum, Charles H. Grant, No. 34; Samuel Horr, laborer, No. 22, per Department letter, February 12, 1895; Michael Smith, laborer, No. 23, per Department letter, February 27, 1895.

Fourteen laborers, $840 per annum: Pursuant to Department letter of March 13, 1895, the following-named laborers were appointed for the term of three months: Emile F. Gauvin, Frederick Weiss, Daniel R. Donavan, Herman T. Bischoff, Frank J. Englert, James A. Walsh, Harry E. Ranous, Thomas E. Nolan, Edward Allen, Bertram R. Scheff, Samuel H. Mando, James P. Finnan, William P. Ross, Edward A. Fitzpatrick.

Under the reorganization of this office, Emile F. Gauvin is classified as clerk, No. 81, class, $840 per annum; Harry E. Ranous as messenger, No. 25, Class B, $840 per annum. The balance of such appointees are classified as openers and packers, $840 per annum. By Department letter of June 27, 1895, the term of service of above-named employees was continued indefinitely.

Sims E. Whitney, messenger, No. 35, $840 per annum, per Department letter, February 5, 1895.

Walter E. Hoolihan, examiner, No. 22, $1,800 per annum. Hoolihan at date of appointment was a clerk in this office at $864 per annum. The vacancy created by such promotion was duly filled.

Charles L. Keyes, sampler, $1,200 per annum, per Department letter, February 2, 1895. Keyes at date of appointment was a clerk in this office at $864 per annum. The vacancy created by such promotion was duly filled.

Anthony J. Schindler, sampler, No. 3, $1,150 per annum, per Department letter, May 3, 1895.

Benedict R. Beekman, sampler, No. 4, $1,150 per annum, per Department letter, May 4, 1895.

Walter B. Bowers, sampler, No. 5, $1,150 per annum, per Department letter, May 8, 1895. Bowers was at the time of his appointment as sampler a clerk in this office at $864 per annum. The vacancy created by such promotion was duly filled.

Augustas K. Thomas, sampler, No. 6, $1,150 per annum, per Department letter, May 11, 1895.

Alfred C. Dutcher, examiner, No. 23, $2,200 per annum, removed May 24, 1893.

Albert L. Smith, examiner, No. 9, $2,500 per annum, resigned April 30, 1894.

Frederick A. Russell, examiner, No. 71, $1,800 per annum, resigned May 22, 1894.

These vacancies were severally filled as follows: Otto Fix, examiner, No. 23, $1,800 per annum, December 1, 1894; Clarence L. Lersner, examiner, No. 9, $1,800 per annum, July 27, 1894; George J. Montgomery, examiner, No. 71, $1,800 per annum, July 9, 1894.

Increase of salaries July 1, 1894, to June 30, 1895.

Pursuant to Department letter of October 10, 1894:

Examiner.	From—	To—	Examiner.	From—	To—
Muller	$2,000	$2,200	Patten	$1,800	$2,000
Roberts	2,000	2,200	Miller	1,800	2,000
Scott	1,800	2,000	Dwyer	1,800	2,000
Mahoney	1,800	2,000	Rider	2,200	2,500
Crumbie	2,200	2,400	Thumm	1,800	2,000
Kinney	1,800	2,000	Dana	2,000	2,200
Bruen	2,000	2,200	Moore	2,000	2,200
Parkhill	2,000	2,200			

Pursuant to Department letter of May 27, 1895:

Examiner.	From—	To—
Jacobs	$2,000	$2,500

Pursuant to Department letter of October 10, 1894:

Examiner.	From—	To—
Charles B. Gray*	$1,600	$1,700

* Clerk.

Increase of salaries July 1, 1895, to February 29, 1896.

Pursuant to Department letter of July 3, 1895:

Examiner.	From—	To—
Streuli	$1,200	$1,600

Pursuant to Department letter of July 22, 1895:

Examiner.	From—	To—	Examiner.	From—	To—
Bruen	$2,200	$2,500	Hathorn	$2,000	$2,200
Davis	2,200	2,500	McLaughlin	2,000	2,200
Roberts	2,200	2,500	Kennedy	2,000	2,200
Chapman	1,800	2,000	Browne	2,000	2,200
Ball	1,800	2,000	Parkhill	2,200	2,400
Townsend	1,800	2,000	Dana	2,200	2,400
Acton	1,800	2,000	Peet	2,200	2,400
Ward	1,800	2,000	Kitching	2,200	2,400
Lefferts	1,800	2,000	Moore	2,200	2,400
Brunjes	1,800	2,000	Muller	2,200	2,400
Fix	1,800	2,000	Burke	2,100	2,400
Phillips	1,800	2,000	Mahoney	2,100	2,400
Morant	1,800	2,000	Lee	2,000	2,400
Jellison	1,800	2,000	Miller	2,000	2,400
Ingraham	1,800	2,000	Jameson	2,000	2,400
Montgomery	1,800	2,000	Patten	2,000	2,400
Tennant	1,800	2,000	Dwyer	2,000	2,400
Cowley	1,800	2,000	Williams	2,000	2,200
Webster	1,800	2,000	Scott	2,000	2,200
Lersner	1,800	2,000	Foskett	2,000	2,200
Keyser	2,000	2,200	Hughes	2,000	2,200
Hillyer	2,000	2,200	Thumm	2,000	2,200
Pringle	2,000	2,200	Angevine	1,800	1,900

Pursuant to Department letter of August 1, 1895:

Examiner.	From—	To—
Hensius	$2,000	$2,200

Pursuant to Department letter of September 17, 1895:

Examiner.	From—	To—
Bennett	$1,800	$2,000

RECAPITULATION.

1 examiner	$1,800	$1,900
18 examiners	1,800	2,000
11 examiners	2,000	2,200
4 examiners	2,000	2,400
10 examiners	2,200	2,400
3 examiners	2,200	2,500
1 examiner	2,100	2,400
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OFFICE OF THE NAVAL OFFICER OF CUSTOMS,
Port of New York, April 28, 1896.

SIR: In view of the action of the House of Representatives on the bill providing for deficiency in the sum appropriated for expense of collecting the revenue, I inclose herewith a comparative statement of business transacted and salaries paid in this office in the first eight months of the fiscal years 1895 and 1896.

Very respectfully,

C. C. BALDWIN, *Naval Officer.*

Hon. JOHN G. CARLISLE,
Secretary of the Treasury, Washington, D. C.

P. S.—I notice by the press that the inclosed matter is before the Senate, and I take the liberty of sending it to you.

Comparative statement of business transacted in naval office, port of New York, for first eight months of fiscal years 1895 and 1896.

[Forwarded to Secretary of the Treasury in letter of naval officer, April 28, 1896.]

NAVAL OFFICE, CUSTOM-HOUSE,
Port of New York, April 27, 1896.

FIRST (MARINE) DIVISION.

Vessels entered from foreign ports, 1895	2,865
Vessels entered from foreign ports, 1896	3,012
Increase (5.13 per cent)	147

SECOND (ENTRY) DIVISION.

Entries of all classes, except l. T's, passed, 1895	143,020
Entries of all classes, except l. T's, passed, 1896	155,419
Increase (8.67 per cent)	12,399
Immediate transportation entries, 1895	19,594
Immediate transportation entries, 1896	22,949
Increase (17.12 per cent)	3,355

FIFTH (LIQUIDATING) DIVISION.

Entries liquidated, 1895	116,314
Entries liquidated, 1896	151,295
Increase (30.05 per cent)	34,981

SIXTH (AUDITING) DIVISION.

Entries paid at cashier's desk, 1895, imports	125,274
Entries paid at cashier's desk, 1896, imports	147,619
Increase (17.84 per cent)	22,345
Duties collected 1895	$69,606,322.16
Duties collected 1896	77,524,934.95
Increase (11.38 per cent)	7,918,612.79
Salaries paid 1895	114,419.71
Salaries paid 1896	115,642.91
Increase (1.07 per cent)	1,222.91

This increase was caused by the employment of one temporary clerk,* at $1,000 per year, for five months ending September 30, 1895; two clerks † at $1,600 per year, and one clerk ‡ whose salary was raised from $2,000 to $2,500 per year.

COLLECTOR'S OFFICE, CUSTOM-HOUSE,
Baltimore, Md., April 28, 1896.

Hon. JOHN G. CARLISLE,
Secretary of the Treasury, Washington, D. C.

SIR: I am in receipt of Department letter of April 25, 1896, S. N., inclosing a statement showing the increase of expenditure at this port during the nine months of the present fiscal year over the expenditure of the same period of the last fiscal year, and requesting me to verify or correct the same, and also to report the cause of such increase and the occasion of increasing salaries and the cause of the increase in other expenditure.

According to the records of this office, the following items should be added to the statement of the decrease in force:

4 inspectors, discontinued July 15, 1894, $3.50 per diem	$210.00
3 night inspectors, discontinued July 15, 1894, $3 per diem	135.00
1 assistant weigher, discontinued July 15, 1894, $1,200 per annum	48.00
1 night inspector, discontinued July 25, 1894, $3 per diem	75.00
2 assistant weighers, discontinued August 25, 1894, $1,200 per annum	365.00
Total	833.00

From the same should be deducted the following amounts: Item of 4 inspectors, discontinued August 11, 1894, should be 2 inspectors, to whom $294 was paid; the amount in statement is $565, from which $271 should be deducted, $271; also item of 2 assistant weighers, discontinued December 4, 1894, at $840 per annum, not found, $355; also 1 storekeeper, discontinued September 14, 1894, to whom only $84 was paid, instead of $175, as stated, $91; total, $717; net addition to statement of decrease, $116. With this addition the total decrease will amount to $9,875.

The item of decrease in contingent expenses, $330, does not agree with the records of this office as the term "contingent expenses" is understood. The expenditure for the periods named was as follows:

	July 1, 1894, to Mar. 31, 1895.	July 1, 1895, to Mar. 31, 1896.
Weigher's temporary labor	$1,185.00	$2,126.25
Drayage, weigher's department	58.75	45.75
Drayage at appraiser's store	2,986.25	3,772.50
Drayage at public store No. 1	434.50	161.25
Miscellaneous supplies	2,728.47	2,482.81
Total	7,392.97	8,588.56

* This appointment was necessitated by the excessive quantities of merchandise deposited in bonded warehouse pending a change of tariff.

† These two clerks were appointed to prepare a complete record of undervaluations at this port, for use of the Honorable Secretary of the Treasury.

‡ This advance in salary was made on the recommendation and urgent solicitation of the United States Civil Service Commission.

The increased expenditure of $1,195,59 during the nine months of the present fiscal year, which thus appears in the matter of contingent expenses, is due to the increase in the amount expended for drayage in hauling imported merchandise to the appraiser's store for examination and to the expense incurred for temporary labor in the weigher's department. These items vary from time to time according to the quantity of imported merchandise which must be hauled to the appraiser's store for examination and the quantity of imported merchandise which must be weighed.

A recapitulation of the said statement with the change above mentioned will be as follows:

Increase in force	$14,442.00
Increase in compensation	1,232.00
Increase in contingent expenses	1,195.59
Total increase	16,869.59
Decrease in force	9,875.00
Net increase	6,994.59

In explaining the cause of the said increased expenditure, as requested, it is necessary for me to state that shortly after I assumed charge of this office in May, 1894, I formed the opinion that the current receipts of money from all sources did not warrant the continued employment of the then existing force of inspectors, night inspectors, and assistant weighers. At that time the customs force included 34 inspectors, 24 night inspectors, 13 assistant weighers, and 2 assistant weighers and acting gaugers. The receipts from all sources for the fiscal year ended June 30, 1893, were $4,629,199.13. The number of entries of merchandise were: Dutiable, 4,132; free, 1,295; warehouse, 4,940; in transit, 1,911; total, 12,278. The entries of vessels were: Foreign, 634; coastwise, 1,101; clearances, foreign, 761; coastwise, 1,707; total entrances and clearances, 4,203. The exports were valued at $71,502,735. The receipts from all sources for the year ended June 30, 1894, which closed a few weeks after I became collector of customs, were $3,038,688.22. The number of entries of merchandise were: Dutiable, 2,985; free, 1,229; warehouse, 7,224; in transit, 1,150; total, 12,588. The entries of vessels were: Foreign, 625; coastwise, 1,051; clearances, foreign, 770; coastwise, 1,722; total entrances and clearances, 4,168. The exports were valued at $78,369,504. Under these circumstances, your Department authorized at different times during the calendar year 1894 (with the exception of 2 inspectors discontinued April 25, 1895) the discontinuance of the following officers:

16 inspectors, at $3.50 per diem, $1,277.50 per annum	$20,440.00
10 night inspectors, $3 per diem, $1,095 per annum	10,950.00
7 assistant weighers, $1,200 per annum	8,400.00
1 assistant weigher and acting gauger, $1,300 per annum	1,300.00
Total	41,090.00

This reduction made a decrease in expenditure at the rate of $41,000 per annum.

The administration of the service under the reduced force soon made it apparent that the amount of money collected is not the only measure of the expenditure necessary to the collection of the revenue, and, although the receipts in money in 1894 were $1,590,510.91 less than in 1893, the total number of entries of merchandise was only 690 less, and the number of entries and clearances of vessels was practically the same, and the volume of business required the services of more force than remained, after said reduction. Under these circumstances your Department authorized, at different times, during the fiscal year ended June 30, 1895 (with the exception of 1 assistant weigher, employed July 22, 1895), the employment of 7 inspectors, which increased that force to 25, its present number; 4 night inspectors, which, with the transfer of J. H. White to the weigher's department, made that force 17, its present number; and 4 assistant weighers, which, with J. H. White, increased that force to 11, its present number. The present force, as compared with the original number on July 1, 1894, shows a decrease, as follows:

9 inspectors, at $3.50 per diem, $1,277.50 per annum	$11,497.50
7 night inspectors, at $3 per diem, $1,095 per annum	7,665.00
2 assistant weighers, $1,200 per annum	2,400.00
1 assistant weigher and acting gauger	1,300.00
1 private secretary	1,200.00
1 examiner	1,800.00
Decrease as compared with force July 1, 1894	25,862.50

The receipts from all sources in the year ended June 30, 1895, were $2,937,326.58. The number of entries were: Dutiable, 3,522; free, 1,227; warehouse, 7,756; in tran-

sit, 1,221; total, 13,726. The entries of foreign vessels were 470; coastwise, 1,091; clearances, foreign, 634; coastwise, 1,797; total entries and clearances, 3,992. From this statement it appears that, although the receipts in 1895 were $101,361.64 less than in 1894, and the entries and clearances of vessels, foreign, also less in number, the entries of merchandise were 1,138 greater than in 1894 and 1,448 greater than in 1893. The volume of business is such that the entire force of inspectors and night inspectors is constantly employed and is at times insufficient. The examination of passengers' baggage has to be conducted at night without allowing the inspectors so employed to absent themselves the day following, as contemplated by the instruction of your Department, and I desire to state that I may feel obliged to ask for an increase in the force at any time.

The said statement is returned herewith, with the further remark that, while it is true as to the two periods therein compared, the increase is, in fact, due to a partial restoration of the force allowed to this port for many years.

With reference to the increased compensation of certain employees, I desire to state that the reasons which operated in each case were particularly applicable to the case and were fully set forth in the letters recommending the same. A reference to those letters will furnish the desired information.

Respectfully, yours,

FRANK T. SHAW, *Collector.*

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Boston, Mass., April 28, 1896.

SIR: Referring to Department's letter "S. N.," of date April 25, 1896, transmitting a statement showing the increase of expenditures at this port "during the nine months of the present fiscal year over the expenditures of the same period of the last fiscal year," I beg leave to say that I have carefully compared the tabular statement submitted with our records here. I have been embarrassed in so doing from the fact that a number of dates upon the statement do not appear to correspond with the dates at this office, and also from the fact that a portion of the changes appear to be in the appraiser's force, the surveyor's, and the naval office.

The force at this port had been considerably reduced before I was appointed, and the business was not then as large as it has been since; and there were also reductions during the first year of my administration.

As to the increase in force, it has undoubtedly been caused by the actual increase in business, and yet the number of men now employed is not as large as it was in former times. I submit herewith a statement showing the total value of imports and exports during the nine months from July 1, 1894, to April 1, 1895, and the corresponding months from July 1, 1895 to April 1, 1896, and also a statement of the duties collected during each of these two periods. The duties collected do not of course show the amount of work here, as a great deal of the time of the officers is occupied upon free goods. The item of "Four openers and packers, August 1, 1895," appears to me incorrect. I can trace but two new openers and packers, although there were at the same time two messengers whose designations were changed to openers and packers, their salaries remaining the same. In several of the cases in the statement submitted the officers appointed were to fill vacancies which had existed for a long time, several of them were restorations in place of offices which had been formerly abolished, and the remainder appear to be owing to the increase of business.

The increase in compensation was in many cases simply a restoration to the amount formerly paid, which had been reduced from time to time, and the increases in other cases were owing to the same increase of business which justified an increase in salary.

In the matter of rent, while there appears an increase of rent for the first nine months of the fiscal year 1896, as compared with the same nine months of the fiscal year 1895, the total rent is still very much lower than was paid in the fiscal year 1894 and for a long time previous, and is to-day nearly $7,000 less than for the corresponding nine months of the fiscal year 1894. This is largely accounted for by the fire in the appraiser's buildings in May, 1894, and the consequent lessening of space and accommodations; and I may add that part of the increase of force was owing to our being obliged to do the appraiser's work in two unconnected buildings.

The increase in contingent expenses has been caused principally by the largely increased amount of wharf labor at 30 cents per hour, necessarily employed in handling the very large amount of goods imported and exported. The mere item of sugar would account for a very large portion of this increase, it now being upon the dutiable list and the importation of this article being of very large volume at this port. This item of wharf labor is a very large one at this port, and methods have been considered of reducing it by employing more permanent laborers and dispensing with this 30-cent an hour plan, but as yet we have not been able to recommend any system which would save expense to the Government.

I would respectfully submit that the increase indicated in the statement transmitted by the Department is more nominal than real, as the percentage of business increase is greater than that of the force, and whatever additions or increases have been made have been rendered necessary for effective service to the Government.

Very respectfully, yours,

WINSLOW WARREN, *Collector.*

Hon. JOHN G. CARLISLE,
Secretary of the Treasury.

	Total value imports.	Total value exports.	Duties collected.
July 1, 1894, to April 1, 1895	$45,834,343	$62,880,685	$6,849,821
July 1, 1895, to April 1, 1896	62,837,447	71,223,049	8,398,615
Increase	17,003,104	8,342,364	1,548,794

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Burlington, Vt., April 27, 1896.

SIR: Yours of April 25, "appointment office," is at hand. The appointment of an additional deputy collector and clerk May 1, 1895, at $1,200 per annum, was rendered necessary by the large increase in the number of entries in this district after the passage of the tariff act of 1894; also by the additional work imposed upon the auditor's office by the so-called "Dockery bill." The deputy collector and clerk above referred to was appointed additional auditor in the collector's office, and the officer is busily engaged from 9 o'clock in the morning until half past 4 in the afternoon, and sometimes later at night.

The duties of the two officers are extremely onerous and confining, and require very careful figuring, and therefore, on the 15th of November, on the report of the special agents sent to examine the district, their salary was raised from $1,200 to $1,400 per annum, and they certainly earn all that they receive, and it requires the constant attention of both of them to keep up with the work of auditing the entries and abstracts. In this connection I would call your attention to the fact that the increase noted in your letter as of November 15, 1895, was from $1,200 to $1,400 instead of from $1,095 to $1,400.

Referring to the increase of force of 6 deputy collectors and inspectors September 1, 1895, to $840 per annum, I beg to say that this increase was required by the very large increase in the number of entries taken in the district, to the large increase in the number of cars arriving in the district, and the additional work required to be performed by the officers at the frontier ports by the so-called "Dockery bill." This increase was also made after a careful examination of the district by the special agents assigned to that duty. The increase was also absolutely necessary to carry out the law, and many of the officers thus employed work twelve hours a day in the storm and among moving trains, and they perform exactly the same duties that are performed by the inspectors in New York, Boston, and other places, who receive $4 per diem of eight hours work.

The increase in the compensation of eight deputy collectors and inspectors February 1, 1895, from $730 to $840 per annum was made, because I felt that the inspectors were earning more than the compensation received by them; that their duties were extremely arduous, and they are obliged to work from ten to fourteen hours a day inspecting cars and merchandise in the railroad yards, where the work is severe and to a degree dangerous, and they perform exactly the same class of work for which like officers receive $1,460 per annum in all of the large cities. This increase of salary was made upon my recommendation, after a careful examination by the special agents detailed for that purpose, and I am confident that no one who knows anything about the work performed would say that the compensation was too much.

The work of inspectors on this frontier is like a farmer's work in haying time, begins early and ends late, and they are very likely to be called upon at any time, day or night, including Sundays, to perform their duties.

Referring to the increase of salary of two deputy collectors and clerks November 15, 1895, from $1,095 to $1,400 per annum, the records of this office do not show any such increase; but they do show an increase from $1,095 to $1,200 per annum. This increase was made to the statistical clerk and to the abstract clerk, the latter acting also as stenographer when necessary to aid the regular stenographer. The work required of each of these officers is difficult and continuous, and certainly they are earning all that they receive under the present arrangement.

This, I believe, takes up each item you refer to, though perhaps not in its order.

I am unable to give you a detailed statement of the cause of increase in the contingent expense, and can only say that such expenses are kept down to the lowest

rate possible consistent with the interests of the service. This district has a frontier of over 40 miles of water and over 100 miles of land, running from Lake Champlain to the Connecticut River, with considerable over 100 crossroads coming from Canada into the United States. There is a large immigration of whites and a very annoying immigration of Chinese into this district. Some of my officers are 250 miles from me by the usual line of travel, and I am compelled to go to the frontier quite often, and also have to send officers there and to call officers from the various frontier ports to the head office, all of which comes within the contingent expense.

Very respectfully,

B. B. SMALLEY, *Collector.*

The SECRETARY OF THE TREASURY,
Washington, D. C.

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Burlington, Vt., April 28, 1896.

SIR: Referring again to yours of the 25th, "division of appointments," in regard to increase of force in this district, permit me to say that the act of Congress which requires that all returns from custom-houses shall be made within the first ten days of the month requires a larger force than was required under the old rule, when the making of returns could be spread over the whole month.

Very respectfully,

B. B. SMALLEY, *Collector.*

The SECRETARY OF THE TREASURY,
Washington, D. C.

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Detroit, Mich., April 28, 1896.

SIR: In accordance with instructions received in yours of April 25 (S. N.), I forward herewith a statement showing increase in force for the first nine months of the present fiscal year; also showing the increase in compensation for the same period.

In explanation of the difference between this statement and the one forwarded from your office, I beg to call attention to the fact that the first item in your statement of increase in force, "3 deputy collectors, July 23, 1894," belongs to the fiscal year ending June 30, 1895, and not to the present one; and, further, that these deputies were not an actual increase in force, but a change of designation from nonexcepted places to excepted places, the three nonexcepted places being abolished to make room for the excepted. This was done by authority of Department letters of July 19 and 26, 1894.

The third and fourth items upon your statement likewise belong to the fiscal year ending June 30, 1895.

The second item, "2 inspectors, November 1, 1895," should have read "3 inspectors," but these are not an actual increase as far as the expenses are concerned, as the Department is reimbursed for the services of these officers by the Michigan Railroad Company.

In addition to what you have in your statement, there are two deputy collectors and clerks, authorized August 8, 1895, at $840 per annum. The necessity for the appointment of these additional clerks was the carrying out of the new system of checking and numbering entries and manifests before forwarding same to the Auditor. This has to be done daily, and entails a very considerable amount of additional labor upon the liquidation of entries.

In your statement, under head of increase of compensation, your first item, "1 deputy collector, December 1, 1895, $2,500 to $2,700," should read, "1 deputy collector, December 1, 1895, $2,500 to $2,750," making an extension of $83.60.

The second item, a clerk, October 27, 1894, $1,500 to $1,800, belongs to the fiscal year ending June 30, 1895.

In addition to your statement under this heading there should be 1 deputy collector and clerk, August 10, 1895, $3 per diem to $1,300 per annum; also 1 clerk, March 14, 1896, $840 to $3 per diem, making an extension of $12.50.

I have added contingent expenses $137.24 as per your statement, but I would be obliged if you would show me how this item is made up, as I can not verify it by my statements.

The increases in compensation which are shown for the period given, were all authorized by Department letters—August 8, 1895; November 20, 1895; January 31, 1896; February 19, 1896, and March 14, 1896.

Respectfully,

A. SMITH,
Official Deputy Collector.

Hon. JOHN G. CARLISLE,
Secretary of the Treasury, Washington, D. C.

HH HH

DETROIT.

Designation.	Date.	Salary.	Amount.
Increase in force.			
1 laborer	May 25, 1895	$720 per annum	$540.00
2 deputy collectors and clerks, 6 months	Aug. 15, 1895	$840 per annum	840.00
3 inspectors of customs	Nov. 1, 1895	$3 per diem	
			1,380.00
The latter are not properly an increase, as the Department is reimbursed by the Michigan Central Railroad for these inspectors.			
Increase in compensation.			
1 deputy collector	Dec. 1, 1895	$2,500 to $2,750 per annum.	83.60
6 deputy collectors and clerks	....do	$840 to $3 per diem	510.00
1 deputy collector and clerk	Jan. 1, 1896	$840 to $3 per diem	63.75
2 deputy collectors and clerks	Feb. 15, 1896	$840 to $3 per diem	63.75
1 clerk	Nov. 21, 1895	$1,000 to $1,200 per annum.	66.00
1 clerk	Mar. 14, 1896	$840 to $3 per diem	12.50
1 deputy collector and clerk	Aug. 10, 1895	$3 per diem to $1,300 per annum.	129.81
			929.41
Increase in force			1,380.00
			2,309.41
Increase in contingent expenses			137.24
			2,446.65
Deduct for decrease in rent			350.60
Total increase			2,096.05

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Philadelphia, April 27, 1896.

SIR: Referring to my interview with you on Friday last, 24th instant, in regard to the increase of cost in the expense of collection of revenue from customs at this port, I have deemed it advisable to submit a statement epitomizing the reasons for such increase, heretofore given in detail in my several letters to the Department, and tending to show that the action of the Department in authorizing the increase was at once called for by the absolute necessities of the service and justified by comparison with the expenditure of former years.

It will be remembered that in March, 1894, the time I assumed the administration of customs affairs at this port, a combination of circumstances, i. e., the absence of duty on raw sugars, the general financial depression, the diminished importations due to anticipated tariff legislation, etc., tended to reduce to a minimum the force necessary to the proper conduct of the service, and any increase of the force subsequently authorized was entirely the outgrowth of the improved commercial conditions which required additional officers to protect the interests of the revenue.

Early in my administration I appreciated the fact that the force might be further reduced without detriment to the service, and I accordingly recommended to the Department, in a letter dated May 8, 1894, the abolishment of the positions of six inspectors and four weighers, resulting in a saving to the Government of $12,065 per annum.

For like reasons a reduction was made in the appraiser's force, of one examiner and five samplers, resulting in an additional saving to the Government of $5,450 per annum.

I shall first address myself to the additions to the force under my immediate control.

Upon investigation of the condition of the office early in my administration, I was impressed with the entire lack of system in the arrangement of the records, which I found in a state of utter confusion, entailing great delay in searches for books and papers; and with a view to the establishment of a system which had never before been introduced, I requested authority, in letter to the Department of July 13, 1894, to nominate three temporary clerks at $1,200 per annum each, who have about completed the work of arranging in orderly sequence the accumulated records of over one hundred years, and whose services will terminate in the course of a couple of months.

The restoration of sugars to the dutiable list under the act of August 28, 1894, and the immediate increase in the volume of other weighable importations, imperatively demanded an addition to the force of weighers, which was at that time entirely inad-

equate to handle such merchandise, and in my letter to the Department, of September 20, 1894, I requested authority to increase the force of weighers by a number not exceeding ten. At the time of making such request this office was inundated with protests from steamship lines and importers against the delay in delivery of weighable merchandise.

A letter addressed to me by the manager of the International Navigation Company, which is fully representative of other communications, said: "I desire to call your attention to the great lack of United States weighers at this port. We have not had so small a forec for years, and as a result we are handicapped in the prompt discharge of cargoes and are prevented in delivering merchandise to consignees, causing general dissatisfaction and many serious complaints. I am sure that the business of the port is suffering, owing to the lack of weighers, and some of the consignees on the *Kensington* have waived their rights to claim rebates on their consignments in order to secure their goods without weighing." It may be here stated that the authority to appoint the ten additional weighers has been availed of most economically, the full quota not having been appointed until within the last month. It is also respectfully submitted that the force of weighers at this port at the time request was made for such increase comprised only 14 officers, whereas the force during the preceding eight years varied between 21 and 27.

Referring to the item of 9 storekeepers with a per annum compensation of $1,200 each, I beg to state that their employment was called for by the establishment of three bonded warehouses, an enterprise of private individuals, and the appointment of storekeepers thereto duly followed under the provisions of law. While the salaries of these officers are paid out of the customs appropriation, the amount is reimbursed to the Government by the proprietors of said bonded warehouses. In effect, therefore, the employment of the storekeepers in question does not constitute any additional expense to the Government.

The increase in the force of inspectors, which had at my instance been reduced in May, 1894, to 60 in number, was demanded in consequence of the revival of trade, especially in sugar after the surplus stock of that commodity, imported under the act of October 1, 1890, had been exhausted. This office had been in receipt of numerous complaints from importers, several of which were transmitted to the Department, against delay in handling and delivery of imported merchandise. After investigation I was satisfied of the insufficiency of the force of the inspectors, and in my letter to the Department under date of December 15, 1894, I urged the appointment, as the needs of the service required, of 10 persons as customs inspectors, raising the number of such officers to 70. From an inspection of the records of this office I find that during the last ten years the force of inspectors varied from 60 to 75, the number now employed being in nowise excessive when proper regard to the security of the revenue and the great increase of papers handled by the officers are taken into consideration. The number of entries made at this port in the year 1894 was 15,319, which was increased to 18,846 in the year 1895.

In reference to the additions of the force in the appraiser's department, I beg to state that such increase was in the main a restoration to the conditions which existed before the low ebb of importations had made reductions in force and expenditures necessary.

Immediately after the passage of the act of August 28, 1894, this office was in receipt of numerous complaints against the delay in the delivery of examination packages, and the large increase, of 40 per cent, in the number of such packages received at the appraiser's office compelled the appointment of additional examiners and samplers to properly handle the enlarging volume of business. The Department accordingly, as the requirements of the service demanded, authorized the employment at intervals of months of three additional examiners, one at $1,600 and two at $1,400 per annum each, and eight samplers and packers at $800 per annum each.

The appraiser's force as at present constituted has succeeded in relieving the congestion of examination packages at the public stores, but is not more than is absolutely necessary for the proper conduct of the business of that office, combined with due attention to the interests of the importing public from whom complaints are now rare. Concerning the increased compensation of the employees in the appraiser's department, it appears that the salary of the chief clerk had, under former appraisers, been $2,000 per annum, which rate of compensation had been in abeyance for a brief interval and was restored under date of December 22, 1894, to the person now filling the position. The increase of compensation of two samplers from $800 to $810 per annum was merely an adjustment to equalize the pay of employees performing the same service. The increase in pay of three examiners, under date of March 20, 1895, from $1,600 to $1,800 per annum involved the restoration to the sum which had long been authorized by the Department, as a fair compensation due such employees, and was recommended in consequence of the long and faithful services of the employees so advanced. It appears, moreover, that the present force of examiners instead of showing an increase is actually less by one during the present month (April) than during the corresponding month in the year 1891.

In general the additions to the force in both offices has only kept pace with the enlarged requirements of increased importations, and the expenditure incident to the collection of revenue from customs at this port was less in the last fiscal year than in any of the five preceding years, as will appear from the following expenses:

1890	$452,263.56
1891	461,728.30
1892	432,555.47
1893	429,543.11
1894	426,620.46
1895	426,537.10

This office is of the opinion that any reduction in the customs service at this port would seriously impair the efficiency of the service, and be injurious alike to the interests of the Government and the importers.

Very respectfully,

JOHN R. READ, *Collector.*

Hon. C. S. HAMLIN,
Assistant Secretary of the Treasury, Washington, D. C.

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Port Huron, Mich., October 29, 1895.

SIR: I have the honor to inform you that our compliance with instructions issued in Department Circular No. 116, dated June 24, 1895, entitled "No fees for receiving manifests of goods imported by rail from Canada," has diminished the amount of official fees collected in this district below the $1,500 compensation of the collector from such fees. Our collections for July, August, and September were sufficient for his compensation for those months, as also will be the receipts for the present month, but for the balance of the fiscal year, at least until the opening of navigation in 1896, the receipts will not be sufficient for his compensation from that source. I would state that the collections for the fiscal year ending June 30, 1895, less the amount collected as fees for receiving manifests of goods imported by rail, now abolished, amounted to $1,110.15, nearly $400 short of required amount.

I would respectfully request that this office be instructed fully as to the course to pursue for obtaining the necessary balance of said compensation.

Very respectfully,

——— ———, *Collector.*

The SECRETARY OF THE TREASURY,
Washington, D. C.

OFFICE OF THE COLLECTOR OF CUSTOMS,
Port of Buffalo, N. Y., April 28, 1896.

SIR: Referring to Department letter of the 25th instant (S. N.), submitting a statement of the increase in force and compensation of customs officers in this district during the first nine months of the present fiscal year, and requesting a report as to the cause of such increase and expenditure, I beg leave to state that the inspector's force during the time stated was increased by four, as follows: Two temporary inspectors, appointed October 17 and 18, respectively, at $3 per diem each, whose compensations, amounting in the aggregate to $540, were paid by the Western Elevating Association and covered into the Treasury; the services of these officers were discontinued in the month of January, 1896. One inspector, appointed October 12, 1895, at $3 per diem, to inspect baggage on the Michigan Central Railroad trains between Buffalo and Detroit, $516, reimbursed to the Government by said railroad company; one night inspector, appointed April 15, 1895, at $3 per diem, $825, compensation payable by the Government. The appointment of this inspector was authorized by Department letters of April 18 (H. K.) and 22 (H. K.), 1895, for the purpose of guarding the Niagara River frontier at night at Black Rock Ferry, in this district.

Increase in compensation: One deputy collector and clerk, No. 7, class A, for navigation season, made continuous under authority of Department letter of January 22, 1896 (G. U. R.), reinstated January 28, 1896, compensation from date of reinstatement to March 31, $192; this position of deputy collector and clerk No. 7, class A, was made continuous throughout the year, upon the recommendation of the special agent of the Department in charge of this district, for the reason that the services of the employee holding such position are necessary in the custom-house during the season of closed navigation, for the proper discharge of Department business. One deputy collector and clerk No. 1, class 3, compensation $4.50 per diem, prior to April 12, 1895, $1 per diem of the compensation of this officer was reimbursed to the Gov-

ernment by the International Ferry Company, but under authority of Department letter of the last-named date (H. K.) the International Ferry Company was released from the payment thereof, and the same made chargeable to the Government, upon the recommendation of the special agent and the application of said ferry company. The increase in contingent expenses for the period mentioned, of $580, was for repairs to the building (owned by the Government) occupied as a customs office at North Buffalo; this expenditure was authorized by Department letter of November, 20, 1895 (S. N.). The repairs for this building were absolutely necessary for its preservation and further occupancy as an office for the transaction of business.

RECAPITULATION.

Increase in force:		
Three inspectors, at $3 per diem; reimbursed to the Government by the Western Elevating Association and Michigan Central Railroad Company		$1,056.00
One night inspector, at $3 per diem, payable by the Government		825.00
Increase in compensation:		
One deputy collector and clerk for navigation season, services made continuous, at $3 per diem	$192.00	
One deputy collector and clerk, $1 per diem, chargeable to the Government (International Ferry Company relieved from charge)	274.00	
		466.00
Increased contingent expenses		580.00
Total increase		1,871.00

The statement received with Department letter is herewith returned.

Respectfully, yours,

PETER C. DOYLE, *Collector of Customs.*

The SECRETARY OF THE TREASURY,
Washington, D. C.

OFFICE OF COLLECTOR OF CUSTOMS,
Port of Tampa, Fla., April 28, 1896.

SIR: In reply to your letter of 25th instant in regard to the increase of force, salaries, and contingent expenditures at this port, I have the honor to say:

In regard to the increase of force (2 inspectors, 1 clerk, 2 night inspectors, 1 assistant storekeeper, and 1 messenger) I can only answer that the continued and rapid increase of business and work rendered this increase imperatively necessary. Every increase asked for and granted has been after having been submitted to and reported upon by special agents who have made it a special matter to inquire into the necessity of such increase. As an additional reason for this increase, I append a schedule of the cash earnings of the custom-house here, showing the wonderful increase in the amount of business transacted. I may say, however, in this connection, that the engineer is not an increase, as the appointment was originally approved May 13, 1892.

In regard to increase of salaries, this is due to the increase of work imposed upon the parties whose salary has been increased.

One clerk, $4 per diem, to $1,800 per annum. This officer, with grade of deputy collector, besides doing a large share of the clerical work, is charged with the whole clerical force; his duties are heavy and he has performed them faithfully. He has been nearly nine years in the customs service at this port.

One, $4 per diem, to $1,600 per annum. This officer, also a deputy collector, is acting appraiser, weigher, gauger, examiner, etc., and his duties are anything but light. The pay is not at all out of proportion to his value in his position.

One inspector, $3 per diem, to $3.50 per diem. This officer, also a deputy collector, was sent to Port Tampa to take charge of and conduct all the business of this port. As Port Tampa is the landing point of almost all vessels of any size destined for this port, a great deal of care and watchfulness devolves upon the officers stationed there, and includes a large amount of night service.

As regards increase in contingent expenses, of course this is liable to occur from unforeseen circumstances. Some of those which have made the increase referred to ($189) are the increase of rent from $30 per month to $100 per month on account of an increase of rooms for customs purposes.

Paying guards to Spanish smacks seized	$76.50
Tobacco sample scales	6.00
Office furniture for Port Tampa	62.50
Furniture for inspector's room, Port Tampa	65.00
Part furniture for special agent's room	13.00

There has been a small decrease in other directions. The above items will probably not recur, though others equally as essential may present themselves.

In comparing our force, expenditures, and percentage for collecting with other ports, even for far less "revenue producers," I find a large margin to our credit.

Our increase seems to be a steady one, and I think at an early day we will have to ask further favors from the Department.

Respectfully,

JNO. T. LESLEY, *Collector.*

Hon. SECRETARY OF THE TREASURY,
Washington, D. C.

CASH EARNINGS.

Fiscal year ending—	
June 30, 1891	$255,980
June 30, 1892	327,097
June 30, 1893	398,235
June 30, 1894	407,696
June 30, 1895	625,864
To March 31, 1896	566,992
Or for year	754,656

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 247.

IN THE SENATE OF THE UNITED STATES.

MAY 8, 1896.—Referred to the Committee on Indian Affairs and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF THE INTERIOR TRANSMITTING AN AGREEMENT MADE AND CONCLUDED APRIL 21, 1896, BY AND BETWEEN JAMES M'LAUGHLIN, UNITED STATES INDIAN INSPECTOR, ON THE PART OF THE UNITED STATES, AND THE SHOSHONE AND ARAPAHOE TRIBES OF INDIANS, IN THE STATE OF WYOMING, WHEREBY THE INDIANS CEDE TO THE UNITED STATES A PORTION OF THEIR RESERVATION, EMBRACING THE OWL CREEK OR BIG HORN HOT SPRINGS.

DEPARTMENT OF THE INTERIOR,
Washington, May 6, 1896.

SIR: I have the honor to transmit herewith an agreement made and concluded April 21, 1896, by and between James McLaughlin, United States Indian Inspector, on the part of the United States, and the Shoshone and Arapahoe tribes of Indians, in the State of Wyoming, whereby the Indians cede to the United States a portion of their reservation, embracing the Owl Creek or Big Horn Hot Springs.

I also transmit the report of Inspector McLaughlin, the proceedings of council had with the Indians, and a draft of a bill to ratify the agreement and provide for the survey of the southern and western boundaries of the ceded tract, together with the report of the Commissioner of Indian Affairs, dated 5th instant, in relation thereto.

The matter is presented for the favorable action of Congress.

Very respectfully,

WM. H. SIMS, *Acting Secretary.*

The PRESIDENT OF THE UNITED STATES SENATE.

DEPARTMENT OF THE INTERIOR,
UNITED STATES INDIAN SERVICE,
Shoshone Agency, Wyo., April 23, 1896.

SIR: I have the honor to transmit herewith articles of an agreement entered into at Shoshone Agency, Wyo., on the 21st day of April, 1896, by and between the undersigned, on the part of the United States, and the Shoshone and Arapahoe tribes of Indians, occupying the Shoshone Reservation, in the State of Wyoming.

Negotiations in said agreement were conducted by me under instructions dated March 25, 1896 (Land, 6150, 1896), inclosed in Department letter dated March 24, 1896 (1237, Ind. Div., 1896), under authority of law contained in the act approved March 3, 1893 (27 Stat. L., p. 633).

I arrived at Shoshone Agency on the evening of the 4th instant, after a journey of 150 miles by stage over wretchedly bad roads at this season of the year from Rawlins, Wyo., having been three days in making the trip. On Wednesday the 8th instant, I left the agency, accompanied by three Shoshone and three Arapahoe Indians, two interpreters—one from each tribe—and Mr. John Small, agency miller, to visit the Big Horn Hot Springs, situated in the northeastern corner of the Shoshone Reservation, about 70 miles distant from the agency, by the trail which crosses the Owl Creek range of mountains through what is known as the Red Canyon route. We returned by another trail, following up Owl Creek 38 miles, crossed the Owl Creek Mountains at that point, and thence into the agency, traveling a distance of 100 miles on our return trip. I returned by this route at the request of the Indians to look over the northern portion of their reservation, and that I might see if the whites, who occupy the adjacent country, were trespassing upon the timber of their reservation. Capt. R. H. Wilson, acting Indian agent, furnished me with transportation for the journey, and we were seven days in making the round trip.

I examined the springs and country surrounding them very carefully, and while I found the country very rough and broken, with numerous high buttes and deep gulches, yet the northern slopes are well sodded and furnish very fair grazing for cattle or sheep, and in the tract of 10 miles up the Big Horn River, from the mouth of Owl Creek, and 10 miles wide, secured by the cession as per inclosed agreement, there is about 1,000 acres of good arable bottom land. The Big Wind River, which has its source in the Rocky Mountains and which runs through the Shoshone Reservation trending northeast, after passing through the canyon of the Owl Mountains, is known as the Big Horn River. The canyon is a cut of solid rock through the Owl Mountains several hundred feet deep. It is about 9 miles long, with almost perpendicular rock walls. The Hot Springs are up the Big Horn River about 4 miles from the mouth of Owl Creek, and about 6 miles from the mouth of said canyon, which is about 2 miles from the southeastern corner of the ceded 10-mile tract.

The main or principal spring is on the east side of the Big Horn River, and the mountain scenery at this point is magnificent. This spring is truly wonderful; the surface is about 30 feet across, circular in form, a seething, boiling cauldron, with a temperature of 132° F., and discharging a volume of water estimated at 1,250,000 gallons every twenty-four hours. The water of this spring is said to possess wonderful curative properties and to be very beneficial for rheumatic and other ailments, and although the temperature is 132° it is not unpleasant to drink, and with salt and pepper added tastes very much like fresh chicken broth. The analysis of the water of this spring by Professor Schutzenberger, of the College of France, member of the Institute and Academy, at the instance of his friend, Dr. J. A. Schuelke, of Lander, Wyo., is as follows:

Sulphureted hydrogen (SH^2)	0.0268
Sulphate of lime (SO^3C_aO)	0.6367
Sulphate of magnesium (SO^3M_gO)	0.3285
Alkaline chlorides of sodium and potassium	0.5583

Of this latter chloride of sodium prevails about four-fifths and the chloride of potassium about one-fifth.

Carbonate of lime (CO^2C_aO)	0.5250
Oxide of iron, silica, organic matter, and loss	0.1010
Fixed residue	2.1495

This is per liter.

There are numerous other springs in the neighborhood, also in the bed of the Big Horn River, adjacent to the main spring, which are continually bubbling in the channel of the river, while the surrounding country for a radius of 80 rods shows numerous cones of lava formation, apparently extinct springs or geysers, and in the immediate vicinity of the springs there is a mountain of crystallized gypsum.

I was instructed not to pay the Indians exceeding $50,000 for the springs and the tract of land embracing them, especially for a 5 by 10 mile tract, and that if negotiations were conducted on a basis of a certain price per acre, I should in no event agree to pay to exceed $1.25 per acre. After an examination of the springs and the adjacent country, and ascertaining from the course of Owl Creek, which trends slightly to the northeast, that a tract 10 miles long on the eastern boundary and 10 miles wide on the southern boundary, and from the southwestern corner due north to Owl Creek, would give about 86 sections of land (55,040 acres), I considered that $60,000 would be a fair valuation, not excessive, and only just and reasonable for the tract ceded, including the said springs, and I concluded the agreement with the Indians for said amount.

The Indians of this reservation are receiving only a ration of beef and flour and are not sufficiently provided with food, and as they are now making commendable efforts in farming, I concluded, after consulting with the acting Indian agent and others familiar with their condition, that a small ration of bacon, coffee, and sugar, for a period of five years would be most beneficial in aiding them in their agricultural efforts, and from the progress they are now making, and the excellent country they occupy, they should, in five years, be well advanced in agriculture and on the road to providing for their family wants by their own industry.

The census shows 457 males over 18 years of age belonging on the reservation, and 180 Shoshones and 93 Arapahoes, a total of 273. All who were present at the agency signed the agreement. Others arrived from distant parts of the reservation after the rolls were closed and certificates made, and as I had 44 more than half of the Indians qualified to sign, I did not deem it necessary to reopen the rolls which would have necessitated changing the certificates. There was not a single Indian who refused to sign or offered any objections after the agreement was reached.

The agreement was the best that I could make, and I consider it just to the United States and to the Indians, and trust that it will meet with your approval and early ratification by Congress.

I inclose herewith minutes of the proceedings of the several councils held with the Indians regarding the cession of the springs.

I am, sir, very respectfully, your obedient servant,

JAMES MCLAUGHLIN,
United States Indian Inspector.

The SECRETARY OF THE INTERIOR,
Washington, D. C.

Articles of agreement.

Articles of agreement made and entered into at Shoshone Agency, in the State of Wyoming, on the twenty-first day of April, eighteen hundred and ninety-six, by and between James McLaughlin, U. S. Indian inspector, on the part of the United States, and the Shoshone and Arapahoe tribes of Indians in the State of Wyoming.

ARTICLE I.

For the consideration hereinafter named the said Shoshone and Arapahoe tribes of Indians hereby cede, convey, transfer, relinquish, and surrender, forever and absolutely, all their right, title, and interest of every kind and character in and to the lands, and the water rights appertaining thereunto, embraced in the following-described tract of country, embracing the Big Horn Hot Springs, in the State of Wyoming:

All that portion of the Shoshone Reservation described as follows, to wit: Beginning at the northeastern corner of the said reservation, where Owl Creek empties into the Big Horn River; thence south ten miles, following the eastern boundary of the reservation; thence due west ten miles; thence due north to the middle of the channel of Owl Creek, which forms a portion of the northern boundary of the reservation; thence following the middle of the channel of said Owl Creek to the point of beginning.

ARTICLE II.

The lands ceded, sold, relinquished, and conveyed to the United States by this agreement shall be, and the same are hereby, set apart as a national park or reservation, forever reserving the said Big Horn Hot Springs for the use and benefit of the general public, the Indians to be allowed to enjoy the advantages of the conveniences that may be erected thereat with the public generally.

ARTICLE III.

In consideration for the lands ceded, sold, relinquished, and conveyed as aforesaid the United States stipulates and agrees to pay to the said Shoshone and Arapahoe tribes of Indians the sum of sixty thousand dollars, to be expended for the benefit of the said Indians in the manner hereinafter described.

ARTICLE IV.

Of the said sixty thousand dollars provided for in Article III of this agreement, it is hereby agreed that ten thousand dollars shall be available within ninety days after the ratification of this agreement, the same to be distributed per capita, in cash, among the Indians belonging on the reservation. That portion of the aforesaid ten thousand dollars to which the Arapahoes are entitled is, by their unanimous and expressed desire, to be expended by their agent in the purchase of stock cattle for distribution among the tribe, and that portion of the before-mentioned ten thousand dollars to which the Shoshones are entitled shall be distributed per capita, in cash, among them: *Provided*, That in cases where heads of families may so elect, stock cattle to the amount to which they may be entitled may be purchased for them by their agent.

The remaining fifty thousand dollars of the aforesaid sixty thousand dollars is to be paid in five annual installments of ten thousand dollars each, the money to be expended, in the discretion of the Secretary of the Interior, for the civilization, industrial education, and subsistence of the Indians, said subsistence to be of bacon, coffee, and sugar, and not to exceed at any time five pounds of bacon, four pounds of coffee, and eight pounds of sugar for each one hundred rations.

ARTICLE V.

Nothing in this agreement shall be construed to deprive the Indians of any annuities or benefits to which they are entitled under existing agreements or treaty stipulations.

ARTICLE VI.

This agreement shall not be binding upon either party until ratified by the Congress of the United States.

Done at Shoshone Agency, in the State of Wyoming, on the twenty-first day of April, A. D. eighteen hundred and ninety-six.

JAMES MCLAUGHLIN. [SEAL.]
U. S. Indian Inspector.

Washakie, his x mark, seal.
Sharp Nose, his x mark, seal.
Dick Washakie, his x mark, seal.
Lone Bear, his x mark, seal.
Bishop, his x mark, seal.
Tallow, his x mark, seal.
Moyah Hoyah, his x mark, seal.
Plenty Bears, his x mark, seal.
Speed R. Stagner, his x mark, seal.
Little Coal, his x mark, seal.
Norkok, his x mark, seal.
Weazel Bear, his x mark, seal.
Edmore Leclair, his x mark, seal.
Foot, his x mark, seal.
Wah Wannabiddie, his x mark, seal.
Eagle Head, his x mark, seal.
Carlie Lohor, his x mark, seal.
Eagle Chief, his x mark, seal.
Geo. Terry, his x mark, seal.
Little Wolf, his x mark, seal.
Tigee, his x mark, seal.
Sitting Bear, his x mark, seal.
Tecundum, his x mark, seal.
Sitting Eagle, his x mark, seal.
Bahugooshia, his x mark, seal.
Wallowing Bull, his x mark, seal.
Enos, his x mark, seal.
Little Shield, his x mark, seal.
Timnoso, his x mark, seal.
Gun, his x mark, seal.
Guahwat, his x mark, seal.
Runs Across the River, his x mark, seal.
Toyah Wonitsie, his x mark, seal.
Goggles, his x mark, seal.
Kegevah, his x mark, seal.
Bull Gun, his x mark, seal.
Moon Habbie, his x mark, seal.
Wm. Shakespeare, his x mark, seal.
Mudzunp, his x mark, seal.
Bears Back Bone, his x mark, seal.
Wonzeatsie, his x mark, seal.
Bitter, his x mark, seal.
Peter Tosiah, his x mark, seal.
Thick Hair, his x mark, seal.
Ute, his x mark, seal.
Wolf Bear, his x mark, seal.
Sweating Horse, his x mark, seal.
Seth Willow, his x mark, seal.
Noyahoga, his x mark, seal.
Bill Friday, his x mark, seal.
Norah, his x mark, seal.
Sherman Sage, his x mark, seal.
Queendatse, his x mark, seal.
D. D. Hill, his x mark, seal.
Meat tavis, his x mark, seal.
Fitz Hugh Lee, his x mark, seal.
Peter, his x mark, seal.
Goes in the Lodge, his x mark, seal.
Tappay, his x mark, seal.
White Bull, his x mark, seal.
Stud Horse, his x mark, seal.
Hungry Wolf, his x mark, seal.
White Horse, his x mark, seal.
Pevo, his x mark, seal.
Pine, his x mark, seal.
Pinjere, his x mark, seal.
Rides Bear, his x mark, seal.
Teatse Traguat, his x mark, seal.
Merlin Havis, his x mark, seal.
Padzra quittah, his x mark, seal.

Weheeyatsie, his x mark, seal.
Tined Boa, his x mark, seal.
Medicine Eagle, his x mark, seal.
Oh gomodzie, his x mark, seal.
Geo. Hicks, his x mark, seal.
Sombutsie, his x mark, seal.
Andrew Walker, his x mark, seal.
Jack, his x mark, seal.
Garfield Wolf, his x mark, seal.
White St. Clair, his x mark, seal.
Bull, his x mark, seal.
Pangumzona, his x mark, seal.
Runs Behind, his x mark, seal.
Peana, his x mark, seal.
Gregory B. B. Bone, his x mark, seal.
Duck, his x mark, seal.
Allen, his x mark, seal.
Issiere, his x mark, seal.
John Lone Bear, his x mark, seal.
Magasoyah, his x mark, seal.
Oscar White, his x mark, seal.
Pevo No. 2 (Big Billy), his x mark, seal.
Edward Wanstall, his x mark, seal.
Wo Watsie, his x mark, seal.
Yellow Billy, his x mark, seal.
Shonditsie, his x mark, seal.
Amos, his x mark, seal.
Peaharora, his x mark, seal.
Luther Shakespeare, his x mark, seal.
Tinzona, his x mark, seal.
Armstrong, his x mark, seal.
Wyoweatse, his x mark, seal.
Crow Chief, his x mark, seal.
Quitandesia, his x mark, seal.
Wolf Arrows, his x mark, seal.
Hoigoiwhede, his x mark, seal.
Michel Gwodmanser, his x mark, seal.
Hoorah, his x mark, seal.
Adam Red Man, his x mark, seal.
Hennewe, his x mark, seal.
Mountain Sheep, his x mark, seal.
Ahree, his x mark, seal.
Charlie Little Ant, his x mark, seal.
Witchie, his x mark, seal.
Yellow Calf, his x mark, seal.
Sodzatsie, his x mark, seal.
Addison, his x mark, seal.
Tassitsie, his x mark, seal.
Fremont Arthur, his x mark, seal.
Shoyo, his x mark, seal.
Sporn Hunter, his x mark, seal.
Gambler, his x mark, seal.
Carme, his x mark, seal.
Alfred Wanstell, his x mark, seal.
Tidzamp, his x mark, seal.
New Lodge, his x mark, seal.
Posiadoah, his x mark, seal.
David New Lodge, his x mark, seal.
Ah won, his x mark, seal.
Morris White, his x mark, seal.
Coando, his x mark, seal.
Adison White, his x mark, seal.
Ed Brazill, his x mark, seal.
Thos. Crispin, his x mark, seal.
Andrew, his x mark, seal.
C. Shot Gun, his x mark, seal.
Tidzip, his x mark, seal.
Colley, his x mark, seal.
Little Bob, his x mark, seal.
Iron Man, his x mark seal.

John Weitchie, his x mark, seal.
Sun Road, his x mark, seal.
Tiganyobit, his x mark, seal.
Leo White, his x mark, seal.
John McAdams, his x mark, seal.
Wm. Page, his x mark, seal.
Frank, his x mark, seal.
John Jesus, his x mark, seal.
Red Pipe, his x mark, seal.
Quewah rappa, his x mark, seal.
Button, his x mark, seal.
Tarniss, his x mark, seal.
Louis Enos, his x mark, seal.
John Herford, his x mark, seal.
Good Man, his x mark, seal.
Charlie Washakie, his x mark, seal.
James, his x mark, seal.
Tiggoadap, his x mark, seal.
Peapritsie, his x mark, seal.
Nadzaina, his x mark, seal.
Ben, his x mark, seal.
Heba, his x mark, seal.
Barney, his x mark, seal.
Peahbanatitsie, his x mark, seal.
Maviseep, his x mark, seal.
Gitah Meah, his x mark, seal.
Ponehahwishura, his x mark, seal.
Habbie, his x mark, seal.
Shot Gun, his x mark, seal.
Tosi, his x mark, seal.
Crow Arrows, his x mark, seal.
John St. Clair, his x mark, seal.
Shoulder Blade, his x mark, seal.
Cannawantz, his x mark, seal.
Pahgureetsie, his x mark, seal.
Angroquidza, his x mark, seal.
Kamaru, his x mark, seal.
German, his x mark, seal.
Tissawooco, his x mark, seal.
Plenty Wounds, his x mark, seal.
Sego, his x mark, seal.
James McAdams, his x mark, seal.
Guy Robinson, his x mark, seal.
Pebowah, his x mark, seal.
Apee, his x mark, seal.
Wenatz, his x mark, seal.
Pahee comatsie, his x mark, seal.
John Batisted, his x mark, seal.
Cazeohygo, his x mark, seal.
Quaranbah, his x mark, seal.
Panzetahinga, his x mark, seal.
Quitantisona, his x mark, seal.
Patten, his x mark, seal.
Hora, his x mark, seal.
Hid do quitsie, his x mark, seal.
Woobajah, his x mark, seal.
Tutsinguana, his x mark, seal.
Queenatsie, his x mark, seal.
Tavogonatsie, his x mark, seal.
Idirim, his x mark, seal.
Moorahqutch, his x mark, seal.
Kooridzi, his x mark, seal.
Musharah, his x mark, seal.
Tassucop, his x mark, seal.
Nattapog, his x mark, seal.
Nosup, his x mark, seal.
Wahnig, his x mark, seal.

Geo. Wesaw, his x mark, seal.
Johnson, his x mark, seal.
Joseph, his x mark, seal.
Neetjogah, his x mark, seal.
Wah Wannabbiddie, his x mark, seal.
Deshawa, his x mark, seal.
Hojumbus, his x mark, seal.
Ze Zembuque, his x mark, seal.
Tonevook, his x mark, seal.
Charlie, his x mark, seal.
Idini, his x mark, seal.
Wm. Surrell, his x mark, seal.
William, his x mark, seal.
Togoty, his x mark, seal.
Pahkeatsie, his x mark, seal.
Yahwagy, his x mark, seal.
Eyewah, his x mark, seal.
Hojawo, his x mark, seal.
Nambedjua, his x mark, seal.
Toosoos, his x mark, seal.
Covavashua, his x mark, seal.
Pewo, his x mark, seal.
John Robinson, his x mark, seal.
Wincha, his x mark, seal.
Horn, his x mark, seal.
Psegortsia, his x mark, seal.
Zoup, his x mark, seal.
Geo. Washakie, his x mark, seal.
Hebe Che Che, his x mark, seal.
Wats Anna, his x mark, seal.
Chingay, his x mark, seal.
Toppy Tibo, his x mark, seal.
Sombutsie, his x mark, seal.
Pegona, his x mark, seal.
Tasitsie, his x mark, seal.
Tahmegowah, his x mark, seal.
Agee, his x mark, seal.
Mornhabbies Son, his x mark, seal.
Tahseah, his x mark, seal.
Henry Lee, his x mark, seal.
Wittugant, his x mark, seal.
Hat, his x mark, seal.
Dancing, his x mark, seal.
Wyaheget, his x mark, seal.
Job, his x mark, seal.
Bamboona, his x mark, seal.
Pogara, his x mark, seal.
Daggoosha, his x mark, seal.
Doeboitsie, his x mark, seal.
Borgwasha, his x mark, seal.
Jim Tisiah, his x mark, seal.
Erangap, his x mark, seal.
Soyga, his x mark, seal.
Bad Looking Boy, his x mark, seal.
Iron, his x mark, seal.
Frank Armajo, his x mark, seal.
Wm. Penn, his x mark, seal.
Thomas, his x mark, seal.
Tobison, his x mark, seal.
Joe Lajenesse, his x mark, seal.
Sewaygwatse, his x mark, seal.
Luke, his x mark, seal.
Big Grass Hopper, his x mark, seal.
Throws First, his x mark, seal.
James O Dell, his x mark, seal.
Wm. Sherman, his x mark, seal.

I certify that at the request of Indian Inspector James McLaughlin, I read the foregoing agreement to the Indians in joint council, and that it was explained to the interpreters, paragraph by paragraph.

JOHN S. LOUD,
Captain Ninth Cavalry, United States Army,
Commanding Fort Washakie, Wyo.

We certify that the foregoing agreement was fully explained in joint council to the Indians of the Shoshone and Arapahoe tribes; that they fully understand the nature of the agreement, and agree to the same.

EDMO LE CLAIR,
NORKOK (his x mark),
Shoshone Interpreters.

HENRY LEE,
WILLIAM SHAKESPEARE,
Arapahoe Interpreters.

Witnesses:
THOS. R. BEASON.
JNO. W. TWIGGS, Jr.

I certify that the foregoing names, though in some cases duplicates, in every instance represent different individuals.

EDMO LE CLAIR, *Special Interpreter.*

Witnesses to the foregoing agreement and signatures of the Indians.

JOHN S. LOUD,
Captain Ninth Cavalry.

JOHN F. MCBLAIN,
First Lieutenant Ninth Cavalry.

JNO. W. TWIGGS, Jr.
THOS. R. BEASON.

JNO. W. CLARK,
Allotting Agent.

JOHN ROBERTS,
Missionary of the Protestant Episcopal Church to the Indians.

I certify that the Indians, Shoshones and Arapahoes, numbering two hundred and seventy-three (273) persons, who have signed the foregoing agreement, constitute a majority of all male Indians over eighteen (18) years of age belonging on the Shoshone Reservation, Wyo.

RICHARD H. WILSON,
Captain Eighth Infantry, Acting Indian Agent.

SHOSHONE AGENCY, WYO., *April 20, 1896.*

At a council held at the Shoshone Agency council room by and between James McLaughlin, United States Indian inspector, on the part of the United States, and Chiefs Washakie, of the Shoshones, and Sharp Nose, of the Arapahoes, and other headmen of the Shoshone and Arapahoe tribes of Indians occupying the Shoshone Reservation, in the State of Wyoming, with Norkok and Edmore Le Clair, Shoshone interpreters, and Henry Lee and William Shakespeare, Arapahoe interpreters, the following proceedings were had, to wit:

Capt. Richard H. Wilson, Eighth Infantry, acting Indian agent, called the council to order at 10.30 a. m. and said:

"For a long while the Shoshones and Arapahoes have asked me to write to the Great Father about selling the Big Horn Hot Springs. I did write, and he has sent Inspector McLaughlin here to talk to you about it. He is a good friend to the Indians; was agent twenty-four years for the Sioux, and will tell you all about it. He will now speak to you."

Inspector McLaughlin said: "My friends, Shoshones and Arapahoes, I am pleased to see so many of you here to-day. I call you friends, because I come among you as a friend of the Indians. I am exceedingly anxious that I will be understood by the Indians in this council, and also that I will understand what the Indians wish to convey to me through their interpreters, and therefore I expect the assistant interpreters to rectify any mistakes that the official interpreters may make. I have been sent by the Secretary of the Interior to confer with you, the Shoshones and Arapahoes, regarding the cession of a small tract of your reservation. The Secretary of

the Interior represents the Great Father in Indian matters, and I was directed by him to visit the northeastern corner of the reservation, which embraces the Big Horn Hot Springs, with the view of purchasing it from you. Therefore my business here is to have you cede a small portion of your reservation embracing this spring, and as that is my chief business here, I wish to confine the present meeting strictly to that business. After that has been settled then I will with pleasure listen to any other business you may wish to bring before me. I made my visit to the springs that I might be the better enabled to report upon the character of the country and the advisability of having that tract purchased by the Government and set apart as a national park or reservation to be under Government control, and that that portion around the springs may be improved by having bath houses, hotels, and other conveniences erected for the accommodation of the general public and the establishment of a health resort.

"As the Government will have absolute control of these springs you Indians will have the same privileges to use them as the public generally. As they now are they bring you in no revenue or return, and while they remain unimproved they will never be of any value to you. You all know the country surrounding the springs is very poor and very few of you Indians ever visit it, and as all the game has disappeared from that section of country it is of very little value to you now. The sale of this piece of land, which I am authorized to negotiate with you for, and for which I am prepared to pay you liberally, will not affect your reservation except to enhance value of the remaining portion. [At this point there was considerable said by the Indians among themselves to clearly understand this.] I desire to negotiate for a cession of 10 miles square, that is, commencing at the northeastern corner of the reservation, where Owl Creek empties into the Big Horn River; thence 10 miles south following the eastern boundary of the reservation; thence due west 10 miles; thence due north to the middle of the channel of Owl Creek, which forms a portion of the northern boundary of the reservation; thence following the middle of the channel of Owl Creek to the point of beginning."

Here the map of Wyoming, showing the reservation, colored red, was exhibited, and the location and size of the desired tract was pointed out to the Indians.

Inspector McLaughlin said that his letter of instructions directed him to visit the springs and, after having collected such further information regarding them as might be necessary to a thorough understanding of the situation, he was to call a general council of the Indians belonging to the reservation and present to them the question of ceding the lands embracing said springs to the United States, and if, as it appeared from information in possession of the Department, the country in the vicinity of the springs was of little value, then the springs themselves would be the principal item of value to enter into the consideration.

Inspector McLaughlin then said: "I was directed to explain to you that it was the purpose of the Government to enact appropriate legislation forever reserving the springs for the use and benefit of the general public; that it was proposed to erect suitable buildings and provide other necessary facilities for bathing; and that the Indians would be allowed to enjoy the advantages of these conveniences with the public generally. I was further to explain to you that the Government will not and does not expect to derive any benefit or gain any profit as a result of its coming into the possession of said springs.

"The Government does not expect to gain anything by this purchase, and, instead, a large sum of money will have to be expended to improve the place. Now, having explained my mission, I wish to know whether you are ready to dispose of this tract of land. I now await your decision as to whether you wish to dispose of it or not. If you do, I will make you a proposition."

Chief Washakie, of the Shoshones, arose and said: "Now you will hear what I have to say. A good many years ago I used to live near Fort Bridger, called Piney. Then there was a man like you came to me and asked me, 'Where is your country? Where is your country? Is it here, or there, or in several places?' [Points to the north, south, east, and west.] I did not say anything. He stopped one night, and the next day I said, It is not here, meaning Piney, it is over the mountains, where the hot springs are, meaning both hot springs.

"After I got here I stayed here. After the game was gone then I told my agent to write to Washington. I want to sell those springs. I used to go to the hot springs on Owl Creek when the game and buffalo were there, and stay there. When buffalo were plenty I wintered there. Now I have moved away from there and have come over in this country. I was afraid to stay there when there was nothing to eat. I came here to farm a little. One hot spring [meaning a large hot spring near the agency] is enough for me, my people, and my soldiers. The soldiers just the same as own the spring. I listen to what Washington says, and I try to obey his orders. That is the reason that when the allotting agent, Colonel Clark, came here and the Indians did not want to survey their land, I told my men to have their land surveyed, and I have tried to do right just what Washington wants me to do. My land is pretty

large. It is not small, and I have not stolen it. My friends that spoke for and secured this land are all dead and gone. I am the only one of the old men of my people left. I came here, and I have stayed here. You have never heard of Washakie doing anything wrong. Have you ever heard of Washakie doing anything wrong?"

Inspector MCLAUGHLIN I have never heard anything but good of Washakie.

WASHAKIE. Now I would like to hear what you are going to offer me for my spring, then I will know what to do. That is all I have to say. I will listen to you.

Inspector MCLAUGHLIN. I would now like to hear from Chief Sharp Nose, of the Arapahoes, after which I will make you an offer.

Chief SHARP NOSE. My friend, we are glad to see you, and now that we see you here we are glad you are with us. You are the kind of man we like to see. My friend, you have been with the Sioux twenty-four years, and you know all about the Indians. You know that they are poor. I think that the Great Father told you how much he is going to pay for this hot spring and I want you to tell me how much you are willing to give for it. If you tell me how much this offer is, then you will hear after awhile what we want. That is what we are all here for—about the spring. I will make this treaty good, and on that account I want you to pity me and not to cheat me at all. I want to fix this treaty straight. No lies about it. Now, that is all I have to say. I want to hear from you.

Inspector MCLAUGHLIN. Washakie said he at one time lived at the hot springs, but as the game had disappeared from that section he moved away, and was now living here in the Wind River Valley. In selecting this location for a home he acted wisely, as this is a good section of the country. Sharp Nose says that his people are poor, and that he wishes this agreement made straight, without any lies in it. That is what I also wish. As I am the representative of the Great Father in this negotiation I do not wish any lies in it, and while I agree with Sharp Nose that these Indians are poor in a certain sense, yet they are rich in valuable land. I have visited many other reservations, but I have found none that excels or even equals the land in Big Wind, Little Wind, and Popoagie valleys, but I recognize the fact that, in order that the Indians may be able to cultivate the land, they need some assistance, and I am prepared to make you an offer for that tract of 10 miles square of land, embracing the hot springs on Big Horn River, that will aid you to develop your farms, and make that industry more profitable than is possible with your present means. My instructions say that it is believed that $50,000 would be a fair offer for the springs and the tract of 10 miles square surrounding it, but after looking over the country, and considering the needs of the people, I have concluded to add $10,000 more to that amount, making $60,000. The offer that I now make you is all that I believe Congress would ratify, and I feel quite certain that a greater amount would not be ratified.

(Washakie here talked to his people, saying that yesterday all day he tried to count $50,000 but he could not do it.)

I will now submit the following three propositions:

First. The Indians to receive $10,000 a year for six years. To be expended as the Secretary of the Interior may deem best in the civilization, industrial education, and subsistence of the Indians. The subsistence to be of bacon, sugar, and coffee.

Second. The Indians to receive $10,000 a year, as proposed in first offer, for four years. The first two years to expend $10,000 each year for cattle, in addition to the subsistence, or if the Indians did not think they could care for their cattle the first two years, they could take them the two succeeding years. [Illustrated with matches.]

Third. The Indians to receive $10,000 a year, as in first offer for five years, in addition to which they will receive $10,000 in cash the first year. This offer is the same as the first, except that the payment for the sixth year is dropped and the amount paid in cash the first year in addition to the subsistence.

Inspector MCLAUGHLIN. I consider the second proposition the best, but your agent thinks the first one the better, and I always defer to and consider the agent's opinions on subjects of interest to his Indians, especially when the agent is such a just one as yours. To give you time to consider these propositions we will now adjourn until 4 o'clock.

WASHAKIE. I would like to know when this money will be paid.

Inspector MCLAUGHLIN. The money will be paid as soon as possible after the agreement has been ratified by Congress. If the agreement is made now it might be gotten through Congress during the present session; if not, it would have to lay over until the following session, which meets next December.

WASHAKIE. I would like to have the money right away. I am getting old and may not live to enjoy it, unless it comes soon.

Inspector MCLAUGHLIN. I promise you that just as soon as I can get the papers through, I will forward them. Now, if there is anything you wish to see me about while you are conferring, let me know, and I will meet you with pleasure.

WASHAKIE. I would like to see some of the money.

Captain WILSON. The bacon, coffee, and sugar will do you more good.

Council adjourned at 1.30 p. m., to meet again at 4.

Pursuant to adjournment the council met at 4 p. m., the Indians being still in conference over the propositions submitted.

WASHAKIE. I would like each tribe to get $30,000 for these springs.

Inspector MCLAUGHLIN. I can not negotiate with you for this tract as separate tribes, but as one, as you are known to the Great Father as one people. I came to negotiate with you as one people, and you must agree among yourselves on some one of the three propositions.

WASHAKIE. I told you that I wish to keep one spring for myself and my soldiers, but will sell the other.

(Here a controversy occurred between the two tribes.)

Captain WILSON. Now, you have plenty of time, and I want you to talk it over and settle it among yourselves.

SHARP NOSE. All these, my people, agree about the $60,000, taking $10,000 a year in rations for five years, and $10,000 additional in cattle the first year. Men are like horses—they can not work without rations. My people can work and earn money, provided they have some assistance to begin with, and open up farms, and need food to assist them more than anything else. If they take money it won't last long. The Indians will go out and play cards and lose it all the first day. All my children are very poor, and they think they had better take cattle and rations. The Great Father sent you here to buy the springs from us. The Arapahoes don't like to take the cash, so now I say we will take the $60,000, $10,000 a year for five years in rations, and $20,000 the first year, ten in rations and ten in cattle.

Captain WILSON. I want to say now to both people, that what Sharp Nose has said is good, and they had better take that. I say this because I am a good friend to both tribes.

Inspector MCLAUGHLIN. I wish to say that Sharp Nose's speech was good. It is practical and reasonable. Money would soon pass out of your hands, while the cattle would increase in value every year. I would recommend 2-year-old heifers. They would be better than old cows; they do not cost so much, and are more profitable. There is now very little difference in what you two tribes desire, only the manner of payment. The Shoshones want cash, while the Arapahoes want cattle. Either way will be satisfactory to me, but you must agree upon how you want the amount paid.

WASHAKIE. I am afraid it will be as it was in former times. The two tribes would fail to agree. I am poor, but do not care if I am.

Inspector MCLAUGHLIN. Now, you must agree among yourselves.

WASHAKIE. I have been poor a good while and expect to continue so. I always thought as if the land belonged to me, but I think now that somebody always gets ahead of me. I was the first to come here, and I think I ought to be the first to get what I want.

Captain WILSON. You have asked me to sell the springs for you; now you have the opportunity, and you won't have it again within a year.

WASHAKIE. I told you I wanted to sell the springs.

Captain WILSON. Have you talked with Dick, Bishop, and others of the tribe?

WASHAKIE. They have nothing to say. They let me do all the talking. I am chief, and whatever I do the others all agree to. The other tribe has too many chiefs.

SHARP NOSE. All my friends are here. We are going to make this treaty all good. There is $60,000 in all. The first year $5,000 in cash to the Shoshones and $5,000 to the Arapahoes. Our cash to be paid to the agent, and he to buy cattle for the tribe with it. Ten thousand dollars in rations the first and the four following years.

Inspector MCLAUGHLIN. The Shoshones want just the same. The money will be divided per capita among the 1,744 Indians, each one getting his pro rata share. Is that satisfactory? [Applause.] If that meets with your approval I will have the paper ready for your signatures by to-morrow morning. [Applause.]

WASHAKIE. How much will each Indian get?

Inspector MCLAUGHLIN. Provided there are 1,744 persons, as shown by the last census, you will receive $5.73 apiece. A family of four persons will get $22.92. [Applause.]

(At this point numerous Shoshones expressed the desire to take cattle, as the Arapahoes.)

Inspector MCLAUGHLIN. It will take me some time to get the agreement written out and ready for you to sign. You must remain here until you sign it. If you have not enough to eat, it will be furnished you. It pleases me very much to see you all now understand each other.

The council then adjourned until to-morrow morning.

Pursuant to adjournment, council met at 11 o'clock a. m., April 21, 1896, for the purpose of signing the agreement.

Inspector MCLAUGHLIN. I have asked Captain Loud, commanding the post of Fort Washakie, to read the agreement aloud to you and have it interpreted to you sentence by sentence, to the two tribes.

(The articles of agreement were then read by Capt. John S. Loud, Ninth Cavalry, United States Army.)

GEORGE TERRY. These Indians want the freighting of Indian supplies to be given to them.

Inspector MCLAUGHLIN. I will recommend that the Indians be given the preference in all cases.

WASHAKIE. I have given you the springs; my heart feels good.

SHARP NOSE. I am very glad to hear what you have to say, and whatever you do I like it. I wish a copy of this agreement, as I have never had one before. I want this right and straight. I never tell lies. I want to help the Great Father, and everything is done now. After this I want each man's rations weighed; no more scoops or shovels to be used. I always liked the Great Father, and wish to do what he wants. If he wants me to work I will do so. If I am working and need things, will the Great Father give them to me?

Inspector MCLAUGHLIN. Yes; provided there is money left from the amount for subsistence, and I think there will be a few hundred dollars.

WASHAKIE. I would also like a copy of the agreement.

Inspector MCLAUGHLIN. I will give you each a copy of the agreement.

WASHAKIE. I would like to know if they are going to hurry the cars (railroad) in there where they bought the springs?

Inspector MCLAUGHLIN. I can not say; but believe that some of the railroad companies will very probably build a branch line in that direction, bringing a railroad point nearer than at present.

Washakie, chief of the Shoshones, signed the agreement at 12 o'clock m., saying, as he did so, "I sign this; I never tell lies."

Sharp Nose, chief of the Arapahoes, signed next; then Bishop, who said the same as Washakie. Other Shoshones and Arapahoes followed until 273 had signed the agreement, which was completed at 4.30 p. m., when the council adjourned sine die.

Certificate.

I hereby certify that the annexed preceding eight pages of typewritten matter is a correct report of the proceedings had at my several councils with the Shoshone and Arapahoe tribes of Indians on the dates therein stated, as conducted on the part of myself, and interpreted to me by the agency interpreters, assisted by special interpreters.

JAMES MCLAUGHLIN,
United States Indian Inspector.

SHOSHONE AGENCY, WYO., *April 22, 1896.*

DEPARTMENT OF THE INTERIOR,
OFFICE OF INDIAN AFFAIRS,
Washington, May 5, 1896.

SIR: I have the honor to be in receipt, by your reference of the 1st instant, for consideration and immediate report, of a communication by United States Indian Inspector James McLaughlin, dated at the Shoshone Agency, Wyo., on April 23, 1896, transmitting articles of agreement entered into at that agency on the 21st ultimo, by and between himself, on the part of the United States, and the Shoshone and Arapahoe tribes of Indians occupying the Shoshone or Wind River Reservation, whereby the Indians cede to the United States a portion of their reservation, embracing the Owl Creek or Big Horn Hot Springs.

The negotiations for such cession were conducted in accordance with a provision contained in the Indian appropriation act approved March 3, 1893 (27 Stat. L., 633), appropriating the sum of $15,000 for the purpose of negotiating with any Indian tribes for the surrender of portions of their respective reservations, any such agreement to be subject to subsequent ratification by Congress. Of said sum of $15,000 there was a balance of $4,269 available at the time of instructing Inspector

McLaughlin to negotiate for the cession in question. These instructions were prepared by this office (in blank) and transmitted to you with my letter dated February 20, 1896, in accordance with instructions contained in your letter dated February 10, 1896. From Inspector McLaughlin's report it appears that said instructions were approved by the Department on March 25, 1896, and inclosed in Department letter to him dated the 24th of that month.

The purpose of the negotiations in question was to procure the cession of the Hot Springs, located in the northeastern portion of said reservation about 1½ or 2 miles from the eastern boundary of the reservation and about 3½ or 4 miles south of the northern boundary. During the past eighteen months this Department has been in receipt of numerous communications and reports from the Indian agents, Members of Congress from Wyoming, and others respecting the magnitude health-giving properties, and growing popularity of these springs, and urging the advisability of the Government securing the absolute ownership and control of the same and the lands embracing them, with a view to establishing facilities for their use as a health resort.

With a view to the better control of the springs and also, if thought fit, in order that a national park might be established there, it was thought advisable to secure the cession of a considerable tract of land with the springs, especially as it had been repeatedly reported that the lands in that portion of the reservation were of no especial value, on account of their rugged character, for farming or grazing purposes. In the instructions in question the cession of a tract, comprising the northeastern portion of the reservation, including the springs, 10 miles in length on both the eastern and southern boundaries, was contemplated, if the Indians should be found willing to part with a tract of that area; but if not, that in no case should the cession embrace a tract less than 5 miles in width east and west, and 10 miles in length, including the springs.

From the report of the council proceedings it appears that Inspector McLaughlin experienced no difficulty in reaching an agreement with the Indians for the cession of the larger tract, as indicated. The agreement was made at the Shoshone Agency on the 21st day of April last, the several articles being substantially as follows:

By article 1 it is stipulated that the following tract of land be ceded by the Indians to the United States, including the water rights pertaining thereto and embracing the Owl Creek or Big Horn Hot Springs, to wit:

"Beginning at the northeastern corner of the said reservation, where Owl Creek empties into the Big Horn River; thence south ten miles, following the eastern boundary of the reservation; thence due west ten miles; thence due north to the middle of the channel of Owl Creek, which forms a portion the northern boundary of the reservation; thence following the middle of the channel of said Owl Creek to the point of beginning."

Article 2 provides that the lands ceded, sold, and relinquished to the United States by the agreement shall be set apart as a national park or reservation, forever reserving the said Big Horn Hot Springs for the use and benefit of the general public, the Indians to be allowed to enjoy the advantages of the conveniences that may be erected, with the public generally.

By article 3 it is stipulated that the consideration for the cession of the aforesaid lands by the Indians is $60,000.

Article 4 provides for the expenditure of said $60,000 in the follow-

ing manner: The sum of $10,000, which it is agreed shall be available within ninety days after the agreement is ratified, is to be distributed per capita in cash among the Indians belonging to the reservation. This provision, however, is qualified with the unanimous and expressed desire of the Arapahoes, so that the portion of such cash to which they will be entitled is to be expended by their agent in the purchase of stock cattle for distribution among the tribe. The portion of said $10,000 to which the Shoshones are entitled is to be distributed per capita in cash among them; but also with the proviso that in cases where heads of families may so elect stock cattle to the amount which they may be entitled are to be purchased for them by their agent.

The remaining $50,000 is to be paid in five annual installments of $10,000 each, the same to be expended in the discretion of the Secretary of the Interior for the civilization, industrial education, and subsistence of the Indians, such subsistence to consist of bacon, coffee, and sugar, which shall not exceed at any time 5 pounds of bacon, 4 pounds of coffee, and 8 pounds of sugar for each 100 rations.

The fifth article provides that nothing contained in said agreement shall be construed to deprive the Indians of any annuities or benefits to which they are entitled under existing agreements or treaties; and

Article 6 provides that the agreement shall not be binding upon either party until ratified by Congress.

The agreement is signed by Inspector McLaughlin, on the part of the United States, and by Washakie, chief of the Shoshones, Sharp Nose, chief of the Arapahoes, and 271 other male adults on the part of the Indians.

A certificate signed by two interpreters for the Shoshones and two for the Arapahoes is attached, certifying that the agreement was fully explained in joint council to the Indians of the respective tribes; that they fully understood the same and agreed thereto. A certificate is attached by Capt. Richard H. Wilson, United States Army, acting Indian agent for said Indians, certifying that the 273 persons who signed the agreement on the part of the Indians constituted a majority of all the male adults belonging to the reservation over 18 years of age.

In his report submitting the foregoing agreement to this Department Inspector McLaughlin says that before entering into negotiations with the Indians he visited the springs in question, accompanied by six Indians, three Shoshones and three Arapahoes, together with one interpreter for each tribe. After giving an account of his journey, the distance traveled to the springs being about 100 miles, he states that he found the country surrounding the springs in question to be very rough and broken with numerous high buttes and deep gulches; that the northern slopes are well sodded and furnish very fair grazing for cattle and sheep; that in the tract of country, 10 miles square, up the Big Horn River from the mouth of Owl Creek, which is secured by cession, there is about 1,000 acres of good arable bottom land. The main or principal spring, he says, is on the east side of the Big Horn River, at which point the mountain scenery is magnificent. Concerning the spring itself he says that it is a seething, boiling caldron, circular in form, about 30 feet across, with a temperature of 132° F., and discharging a volume of water estimated at 1,250,000 gallons every twenty-four hours; that the water of this spring is said to possess wonderful curative properties and to be very beneficial for rheumatic and other ailments; and that, although the temperature is 132°, the water is not unpleasant to drink.

The inspector submits in his report an analysis of the water from said spring by Professor Schutzenberger, of the College of France.

Mr. McLaughlin adds that there are numerous other springs in the neighborhood, also in the bed of the Big Horn River adjacent to the main spring, which are continually bubbling in the channel of the river, while the surrounding country for a radius of 80 rods shows numerous cones of lava formation, apparently extinct springs or geysers, and that in the immediate vicinity of the springs there is a mountain of crystallized gypsum.

Concerning the price paid for the tract of country ceded, including the springs, Inspector McLaughlin says that although he was instructed not to pay the Indians to exceed $50,000 for the same, especially for a 5 by 10 mile tract, and not to exceed $1.25 per acre in the event that the negotiations were conducted on the basis of a certain price per acre, after an examination of the springs and the adjacent country, and ascertaining from the course of Owl Creek, which trends northeasterly, that a tract 10 miles long on the eastern and southern boundaries would embrace, approximately, 86 sections of land, or 55,040 acres, he considered that $60,000 would be a fair valuation and not excessive for such tract, and concluded the agreement with the Indians for said amount.

In regard to the provision contained in the agreement as to the manner of expending the moneys to be paid to the Indians, he says the Indians of the reservation are receiving only a ration of beef and flour and are not sufficiently provided with food, and as they are making a commendable effort in farming he concluded, after consulting with the Indian agent and others familiar with their condition, that a small ration of bacon, coffee, and sugar for a period of five years would be most beneficial in aiding them in their agricultural efforts. He adds that from the progress they are now making and the excellent country they occupy, they should, in five years, be well advanced in agriculture, and on the road to providing for their family wants by their own industry.

The inspector says that after the agreement was reached not a single Indian present refused to sign or offered any objection thereto; that the census shows 457 males over 18 years of age on the reservation; that 180 Shoshones and 93 Arapahoes, making a total of 273, were present at the agency and signed the agreement, and that others arrived from different parts of the reservation after the rolls were closed and certificates made; but that inasmuch as 44 more than half of the Indians qualified to sign had already done so, he did not deem it necessary to reopen the rolls, which would have necessitated changing the certificates.

He concludes by saying that the agreement was the best he could make; that he considers it just to the United States and to the Indians, and trusts that it will meet with the approval of the Department and early ratification by Congress.

Respecting the price to be paid to the Indians for the cession of these springs, I have to say that the same is practically in conformity with the instructions given to Inspector McLaughlin, and it is thought that $60,000 is a just and reasonable price for the same.

The insertion in the agreement of the provisions contained in the second article was not contemplated when the instructions were drawn up, although it was mentioned therein that it was the purpose of the Department to reserve the lands in question, if their cession could be procured, as a national park, and that facilities for the more convenient use of the springs would be erected there, which the Indians should share with the general public. I see no objection, however, to the insertion of the foregoing provisions in the agreement itself.

The other provisions contained in the agreement are all, I think, com-

mendable, especially that which provides that the advanced sum of $10,000 shall be expended by the acting Indian agent for the Indians who so desire in the purchase of stock cattle.

I have prepared, in duplicate, a draft of a bill embodying the agreement and providing for the ratification of the same and for an appropriation to carry out that portion of section 4 which provides for the payment to the Indians of $10,000 within ninety days from the date of the ratification of the agreement.

It is also deemed very desirable that the boundaries of the tract ceded should be surveyed at as early a date as practicable. The eastern boundary of the reservation has heretofore been surveyed, and the northern boundary of the tract ceded is a natural one—Owl Creek. It will therefore be necessary only to survey the southern and western boundaries of the ceded tract, estimated to be about 17 miles. It is thought that the survey of these lines should cost not to exceed $600, and a provision appropriating that amount has been inserted in the bill to ratify the agreement.

I transmit herewith two copies of the draft of proposed bill embodying the agreement, two copies of the agreement, two copies of the council proceedings at which the agreement was negotiated, two copies of the report by Inspector McLaughlin, forwarding the papers to this Department, and two copies of this report, and I would respectfully recommend that the same be transmitted, one copy of each to the Vice-President, for the information of the Senate, and one copy of each to the Speaker of the House of Representatives.

No provision has been made in the draft of the proposed bill for the formal establishment of the park or the erection of buildings or accommodations at the springs, but it is suggested that, if it is deemed desirable to do so in connection with the ratification of the agreement, that such provisions may be appended to said bill.

Very respectfully, your obedient servant,

THOS. P. SMITH, *Acting Commissioner.*

The SECRETARY OF THE INTERIOR.

A BILL to ratify an agreement with the Indians of the Shoshone or Wind River Reservation, Wyoming, and making appropriation to carry the same into effect.

Whereas James McLaughlin, United States Indian inspector, did, on the twenty-second day of April, A. D. eighteen hundred and ninety-six, make and conclude an agreement with the chiefs, headmen, and other male adult Indians of the Shoshone and Arapahoe tribes upon the Shoshone or Wind River Reservation in the State of Wyoming, which said agreement is as follows:

Articles of agreement.

Articles of agreement made and entered into at Shoshone Agency, in the State of Wyoming, on the twenty-first day of April, eighteen hundred and ninety-six, by and between James McLaughlin, U. S. Indian inspector, on the part of the United States, and the Shoshone and Arapahoe tribes of Indians in the State of Wyoming.

ARTICLE I.

For the consideration hereinafter named the said Shoshone and Arapahoe tribe of Indians hereby cede, convey, transfer, relinquish, and surrender, forever and absolutely, all their right, title, and interest of every kind and character in and to the lands, and the water rights appertaining thereunto, embraced in the following-described tract of country, embracing the Big Horn Hot Springs, in the State of Wyoming:

All that portion of the Shoshone Reservation described as follows, to wit: Beginning at the northeastern corner of the said reservation, where Owl Creek empties into the Big Horn River; thence south ten miles, following the eastern boundary of the reservation; thence due west ten miles; thence due north to the middle of the channel of Owl Creek, which forms a portion of the northern boundary of the reservation; thence following the middle of the channel of said Owl Creek to the point of beginning.

ARTICLE II.

The lands ceded, sold, relinquished, and conveyed to the United States by this agreement shall be, and the same are hereby, set apart as a national park or reservation, forever reserving the said Big Horn Hot Springs for the use and benefit of the general public, the Indians to be allowed to enjoy the advantages of the conveniences that may be erected thereat with the public generally.

ARTICLE III.

In consideration for the lands ceded, sold, relinquished, and conveyed, as aforesaid, the United States stipulates and agrees to pay to the said Shoshone and Arapahoe tribes of Indians the sum of sixty thousand dollars, to be expended for the benefit of the said Indians in the manner hereinafter described.

ARTICLE IV.

Of the said sixty thousand dollars provided for in Article III of this agreement it is hereby agreed that ten thousand dollars shall be available within ninety days after the ratification of this agreement, the same to be distributed per capita, in cash, among the Indians belonging on the reservation. That portion of the aforesaid ten thousand dollars to which the Arapahoes are entitled is by their unanimous and expressed desire to be expended by their agent in the purchase of stock cattle for distribution among the tribe, and that portion of the before-mentioned ten thousand dollars, to which the Shoshones are entitled, shall be distributed per capita, in cash, among them; provided that in cases where heads of families may so elect, stock cattle to the amount to which they may be entitled may be purchased for them by their agent.

The remaining fifty thousand dollars of the aforesaid sixty thousand dollars is to be paid in five annual installments of ten thousand dollars each, the money to be expended, in the discretion of the Secretary of the Interior, for the civilization, industrial education, and subsistence of the Indians; said subsistence to be of bacon, coffee, and sugar, and not to exceed at any time five pounds of bacon, four pounds of coffee, and eight pounds of sugar for each one hundred rations.

ARTICLE V.

Nothing in this agreement shall be construed to deprive the Indians of any annuities or benefits to which they are entitled under existing agreements or treaty stipulations.

ARTICLE VI.

This agreement shall not be binding upon either party until ratified by the Congress of the United States.

Done at Shoshone Agency, in the State of Wyoming, on the twenty-first day of April, A. D. eighteen hundred and ninety-six.

JAMES MCLAUGHLIN, [SEAL]
U. S. Indian Inspector.

(Here follow the signatures of Washakie, chief of the Shoshones, Sharp Nose, chief of the Arapahoes, and two hundred and seventy-one other male adult Indians over eighteen years of age, belonging on the Shoshone Reservation.)

I certify that, at the request of Indian Inspector James McLaughlin, I read the foregoing agreement to the Indians in joint council, and that it was explained to the interpreters, paragraph by paragraph.

JOHN S. LOUD,
Captain Ninth Cavalry, United States Army,
Commanding Fort Washakie, Wyo.

We certify that the foregoing agreement was fully explained in joint council to the Indians of the Shoshones and Arapahoes tribes, that they fully understand the nature of the agreement, and agree to the same.

EDMO. LE CLAIR,
NORKOK (his x mark),
Shoshone Interpreters.

HENRY LEE,
WILLIAM SHAKESPEARE,
Arapahoe Interpreters.

Witnesses:
THOS. R. BEASON.
JNO. W. TWIGGS, Jr.

I certify that the foregoing names, though in some cases duplicates, in every instance represents different individuals.

EDMO. LE CLAIR, *Special Interpreter.*

Witnesses to the foregoing agreement and signatures of the Indians.

JOHN S. LOUD,
Captain, Ninth Cavalry.

JOHN F. MCBLAIN,
First Lieutenant, Ninth Cavalry.

JNO. W. TWIGGS, Jr.
THOS. R. BEASON.
JNO. W. CLARK,
Allotting Agent.

JOHN ROBERTS,
Missionary of the Protestant Episcopal Church to the Indians.

I certify that the Indians, Shoshones and Arapahoes, numbering two hundred and seventy-three (273) persons, who have signed the foregoing agreement constitute a majority of all male Indians over eighteen (18) years of age, belonging on the Shoshone Reservation, Wyoming.

RICHARD H. WILSON,
Captain, Eighth Infantry, Acting Indian Agent,

Therefore,

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the said agreement be, and the same hereby is, accepted, ratified, and confirmed.

That for the purpose of making the payment stipulated for in the first paragraph of article four of the foregoing agreement, the same to be paid to the Indians belonging on the Shoshone Reservation per capita in cash or expended for them by their agent in the purchase of stock cattle, as in said article provided, the sum of ten thousand dollars be, and the same hereby is, appropriated out of any money in the Treasury not otherwise appropriated.

That for the purpose of surveying and establishing the southern and western boundaries of the tract ceded by the foregoing agreement, the sum of six hundred dollars, or so much thereof as may be necessary, be, and the same hereby is, appropriated out of any sum in the Treasury not otherwise appropriated.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 248.

IN THE SENATE OF THE UNITED STATES.

MAY 8, 1896.—Referred to the Committee on Agriculture and Forestry and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF AGRICULTURE IN RESPONSE TO SENATE RESOLUTION OF APRIL 7, 1896, DIRECTING THE SECRETARY OF AGRICULTURE "TO IMMEDIATELY COMMUNICATE TO THE SENATE THE REASONS FOR THE DELAY IN SUPPLYING SEEDS FOR DISTRIBUTION."

UNITED STATES DEPARTMENT OF AGRICULTURE,
OFFICE OF THE SECRETARY,
Washington, D. C., May 8, 1896.

Sir: In pursuance of the resolution of the Senate of the United States of the 7th instant, directing the Secretary of Agriculture "to immediately communicate to the Senate the reasons for the delay in supplying seeds for distribution," I have the honor to submit the following statement:

The joint resolution of the Senate and House of Representatives authorizing and directing the Secretary of Agriculture "to purchase and distribute valuable seeds for the year 1896, as has been done in preceding years," took effect on March 14.

The Department of Agriculture proceeded immediately to prepare lists of vegetable and flower seeds for distribution, secure prices, and establish standards of purity and germination, and made a contract for 10,125,000 papers of vegetable seed on March 31. It made a contract for 1,000,000 papers of flower seed on April 1. In making these contracts due consideration was given to the ability of the contractors to fill their contracts with the greatest speed possible.

The contracts as at first drawn provided that the quota of vegetable seed for each Congressman should be put up in 1,000 mail packages and the quota of flower seed in 92 mail packages. When this was communicated to Congressmen, a strong desire was expressed that these mail packages be divided into three parts. In accordance with an expressed request to this effect the contracts were amended on April 6 so as to divide each quota of vegetable seed into 3,000 papers and each quota of flower seed into 280 papers. This necessitated the preparation of additional packets and a modification of the arrangements for packing the seed, which caused a slight delay.

The seed were collected and cleaned, the necessary facilities were provided, paper packets were made, printed, and filled, and the delivery of the seed by the contractors was begun on the the 25th of April. Up to 7 p. m. on the 7th of May the contractors for vegetable seed had

delivered to the mails 2,866,595 papers of vegetable seed. These have been divided, in accordance with the modified contract, into 181 quotas for Senators, Representatives, and Delegates, and have been forwarded in accordance with their orders.

In accordance with the law and the customs of the Department in previous years, the orders for the different districts have been filled, as far as possible, in the order of their latitude, beginning at the South. The average daily shipment of vegetable seed this week has been 20 Congressional quotas per day.

Up to the close of business May 7 the contractors for flower seed had prepared and delivered to the mails a total of 227,400 papers of seed, divided into 166 quotas, which have been sent out in the order in which the franks were forwarded. The contractor for flower seed is now delivering those seed at the rate of 43 quotas per day.

Considering these circumstances, it will be seen that there has been no avoidable delay in distributing the seed contracted for.

Respectfully submitted.

CHAS. W. DABNEY, JR.,
Acting Secretary.

The PRESIDENT OF THE SENATE.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 249.

IN THE SENATE OF THE UNITED STATES.

MAY 8, 1896.—Referred to the Committee on Appropriations and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING A COMMUNICATION FROM THE ATTORNEY-GENERAL REPORTING FOR APPROPRIATION A JUDGMENT RENDERED BY THE CIRCUIT COURT OF THE UNITED STATES FOR THE EASTERN DISTRICT OF WISCONSIN, UNDER THE ACT OF MARCH 3, 1875, IN FAVOR OF JAMES LUCY FOR $400.

TREASURY DEPARTMENT, *May 7, 1896.*

SIR: I have the honor to transmit herewith for the consideration of Congress copy of a communication from the Attorney-General of the 6th instant, reporting for an appropriation a judgment rendered by the circuit court of the United States for the eastern district of Wisconsin, under the act of March 3, 1875, entitled "An act to aid in the improvement of the Fox and Wisconsin rivers, in the State of Wisconsin," in favor of James Lucy for $400.

Respectfully, yours,

S. WIKE,
Acting Secretary.

The PRESIDENT OF THE SENATE.

DEPARTMENT OF JUSTICE,
Washington, D. C., May 6, 1896.

SIR: Referring to previous correspondence in regard to judgments under the act approved March 3, 1875, entitled "An act to aid in the improvement of Fox and Wisconsin rivers, in the State of Wisconsin," I have the honor to inform you that the circuit court of the United States for the eastern district of Wisconsin has rendered judgment in the case of James Lucy *v.* United States in favor of the plaintiff for the sum of $400 as damages suffered by the plaintiff through the maintenance of a dam by the defendant across the north channel of the Fox River at Menasha, and that said judgment, having been entered by consent, is final. You are requested to ask Congress for an appropriation for its payment.

I also send herewith a copy of a letter from Hon. William F. Vilas, United States Senator, in regard to that judgment.

Respectfully,

JUDSON HARMON, *Attorney-General.*

The SECRETARY OF THE TREASURY.

UNITED STATES SENATE CHAMBER,
Washington, D. C., May 5, 1896.

SIR: I am advised that on the 30th of April, 1896, in the case of James Lucy *v.* United States, pending in the circuit court of the United States for the eastern district of Wisconsin, judgment was rendered in favor of the plaintiff and against the defendant for $400 damages sustained by plaintiff to lands and property overflowed by the floods caused by the maintenance of a dam across the north channel of the Fox River at Menasha, Wis.; also that this judgment has not been appealed from, nor can it be, and should be paid by appropriation in a similar manner to that which has been adopted in respect to similar judgments heretofore.

May I ask you for advice and information on this subject at as early a date as practicable, with a view to procuring proper appropriation if payment of the judgment ought to be made.

I have the honor to be, very respectfully, your obedient servant,

WM. F. VILAS.

Hon. JUDSON HARMON,
Attorney-General, Washington, D. C.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 250.

IN THE SENATE OF THE UNITED STATES.

MAY 9, 1896.—Ordered to be printed, with 1,000 extra copies for the use of the Senate.

Mr. COCKRELL presented the following

LETTER FROM THE SECRETARY OF THE TREASURY IN REGARD TO THE REDEMPTION OF THE PUBLIC DEBT, WITH THE PREMIUM AND INTEREST PAID FROM MARCH 1, 1885, TO MARCH 1, 1893.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., May 6, 1896.

SIR: In reply to your inquiry in regard to the redemption of the public debt, with the premium and interest paid from March 1, 1885, to March 1, 1893, I have the honor to state that the bonds redeemed and purchased, and the premium paid thereon, together with the amounts paid for interest on the public debt during the period named, were as follows:

	Principal.	Premium.	Interest.
From Mar. 1, 1885, to Mar. 1, 1889.			
Loan of 1882, redeemed	$194,190,500.00		
Loan of 1907, purchased	56,726,550.00	$15,604,309.79	
Loan of 1891, purchased	87,157,800.00	6,772,813.32	
Total	338,074,850.00	22,377,123.11	$187,820,957.40
From Mar. 1, 1889, to Mar. 1, 1893.			
Loan of 1891, redeemed	24,603,950.00		
Loan of 1907, purchased	121,615,950.00	30,666,138.59	
Loan of 1891, purchased	111,973,000.00	3,225,388.08	
Total	258,192,900.00	33,891,526.67	128,610,276.92

Respectfully, yours,

J. G. CARLISLE, *Secretary.*

Hon. F. M. COCKRELL,
United States Senate.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 251.

IN THE SENATE OF THE UNITED STATES.

MAY 11, 1896.—Referred to the Committee on Post-Offices and Post-Roads and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE POSTMASTER-GENERAL, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF APRIL 25, 1896, AS TO DELAY IN THE TRANSMISSION OF PUBLIC DOCUMENTS THROUGH THE WASHINGTON POST-OFFICE, LETTER FROM THE POSTMASTER AT WASHINGTON.

POST-OFFICE DEPARTMENT,
OFFICE OF THE POSTMASTER-GENERAL,
Washington, D. C., May 8, 1896.

SIR: I beg to acknowledge the receipt of an inquiry from the Senate of the United States, bearing date of the 25th ultimo, over the signature of William R. Cox, Secretary, in which request is made that the Senate be informed—

> Why there is so much delay in the transmission of public documents through the Washington post-office, and whether it is not possible to secure the prompt dispatch of such documents from Washington.

I desire, in this connection, to invite your attention to a copy of a letter inclosed, received from the postmaster at Washington, in which he sets forth at length that there is no detention of these documents at the Washington City office.

Very respectfully,

WM. L. WILSON,
Postmaster-General.

The PRESIDENT OF THE SENATE.

WASHINGTON CITY POST-OFFICE,
OFFICE OF THE POSTMASTER,
Washington, D. C., May 4, 1896.

SIR: I am in receipt of your letter of the 29th ultimo, informing this office that you have received a request from the Secretary of the United States Senate for information in regard to the delay in the transmission of public documents through the Washington City post-office, and requesting me to investigate the matter thoroughly and advise you fully at the earliest possible moment.

I have the honor to state in reply, that, after the receipt at this office of public documents, they have been treated invariably as all other mail matter and forwarded to their destination with the least possible delay. During the present session of Congress there has been, perhaps,

on two occasions, a delay of about twenty-four hours in transmission of this class of matter caused entirely in those instances by the fact that it was received in such large quantities as to render its proper handling in less time a matter of impossibility; but at no other times, as far as the records of this office show, has this class of matter been unnecessarily or improperly delayed.

The volume of mail deposited here from the various document, folding, and committee rooms of the Senate and House, during a session of Congress, added to that received from the residences of Senators and Representatives, and from the numerous document divisions of the Executive Departments, is at times so great and of such bulk that occasionally its transmission is necessarily and unavoidably delayed for a few hours; but in no instance, except in the two cases to which I have already alluded, has this or any other class of mail matter been unduly detained at this office. The fault, if any, of the detention of these documents, is not here, and an investigation at any time will prove, I think, that this class of mail passes through the Washington office with promptness and dispatch.

I have the honor to be, very respectfully,

JAMES P. WILLETT, *Postmaster.*
By J. EDWIN WILSON, *Assistant Postmaster.*

Hon. FRANK H. JONES,
First Assistant Postmaster-General,
Division of Salary and Allowance.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 252.

IN THE SENATE OF THE UNITED STATES.

MAY 11, 1896.—Referred to the Committee on Naval Affairs and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ACTING SECRETARY OF THE NAVY, IN RESPONSE TO SENATE RESOLUTION OF APRIL 22, 1896, AS TO THE NUMBER AND NATIVITY OF MARINES AND BLUE JACKETS, RESPECTIVELY, ENLISTED IN THE NAVAL SERVICE OF THE UNITED STATES, AND THE NUMBER OF BLUE JACKETS ENLISTED UNDER THE CLASS OF LANDSMEN.

NAVY DEPARTMENT,
Washington, May 9, 1896.

SIR: I have the honor to acknowledge the receipt of the following resolution of the Senate, dated the 22d ultimo, viz:

Resolved, That the Secretary of the Navy be directed to furnish the Senate the following information:

First. The number and nativity of marines and blue jackets, respectively, enlisted in the naval service of the United States.

Second. The number of blue jackets enlisted under the class of landsmen.

In reply to the inquiries contained in the foregoing resolution I have the honor to state as follows:

First. The number of enlisted men and apprentices in the Navy and Marine Corps March 31, 1896, was as follows:

	Native born.	Foreign born.	Total.
Blue jackets	5,133	4,400	9,533
Marines	1,156	861	2,017

Second. The number of blue jackets enlisted in the rating of landsman is 1,391.

I have the honor to be, sir, very respectfully,

F. M. RAMSAY, *Acting Secretary.*

The PRESIDENT OF THE UNITED STATES SENATE.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 253.

IN THE SENATE OF THE UNITED STATES.

MAY 11, 1896.—Ordered to be printed.

Mr. WARREN presented the following:

AN ADDRESS TO THE PEOPLE OF THE UNITED STATES BY THE NATIONAL IRRIGATION CONGRESS, FOURTH ANNUAL SESSION, AT ALBUQUERQUE, N. MEX., SEPTEMBER 16-19, 1895.

To the people of the United States:

The National Irrigation Congress, assembled in its fourth annual session at Albuquerque, N. Mex., in the valley of the Rio Grande, September 16–19, 1895, composed of delegates representing States and Territories west of the Mississippi, and also the States of Illinois, Wisconsin, New Jersey, and Minnesota, and including representatives of the Governments of Canada and of Mexico, sends greeting and announces the following statement of its views:

In the process of stupendous material expansion which has marked the history of the century now drawing to its close the American people have occupied practically the last acre of public land in the region where the natural rainfall suffices for successful agriculture. Beyond that occupied domain lies the vast territory commonly known as the arid region. About 93 per cent of the national population live east of the natural boundary which marks the western limitation of the region of assured rainfall. The fact is beyond dispute that the western half of the continent can readily sustain, upon a sound economic basis, a population at least as large as the present total number of inhabitants of the United States.

In view of the startling growth of great cities during the last decade, and the continued tendency of the people to desert the land and mass themselves in the already overcrowded and congested centers, and in view of the idleness and unrest which have resulted largely from these causes, it seems plain to us that the time has come for the American people to claim and occupy their last remaining heritage of public lands. In order to accomplish this, however, the nation must meet and solve problems peculiar to the environment of this vast region and essentially new to the Anglo-Saxon race. In so far as these problems have been solved by individual and local effort the result has demonstrated that our conditions admit of the highest degree of industrial independence and social equality yet realized by mankind.

Irrigation is the basis of a form of agriculture as scientific as mathematics, and the certain and diversified production it insures means the industrial independence of the family unit. The proof of this claim was seen in the fact that there was little hunger or hardship in irrigated districts during the severe depression of 1893. Irrigation means a

large percentage of land ownership. In Massachusetts between 70 and 80 per cent of the people are landless tenants. In irrigated Utah 90 per cent of the people are landed proprietors. Irrigation means small farms and neighborhood association. We point to the colonies of southern California, where the owners and tillers of the soil live close to the school, the church, and the public library, and, in some instances, enjoy the convenience of free-postal delivery. We challenge the world to furnish another example, upon any considerable scale, of conditions which distribute industrial and social advantages so evenly among all the people as is done by the economic life of western America so far as it has yet developed. In order that the nation may utilize this region to the highest advantage, as its natural outlet for surplus energies and increasing population, it is indispensable that citizens of the West should have the earnest cooperation of the American people.

Legislation suited to the peculiar needs of this imperial domain is an urgent necessity.

We declare that it should be the policy of Congress to frame laws which will enable the people to obtain possession of the arid public lands upon terms which bear a fair relation to the cost of reclamation, and that this cost should be regulated by public authority and not left to the determination of unrestricted private enterprise. We declare that works of irrigation, whether built by private enterprise, by community effort, or by the States, should be supervised by some public authority, either State or national, to the end that only works of a proper engineering character shall be constructed and that life and property shall be conserved.

We demand the extension of the policy of forest reservation, begun under the Administration of President Harrison and continued under that of President Cleveland. We recognize that the forests are nature's storage reservoirs, and are thus intimately related to the water supply on which the industrial life of the arid region must forever depend. But the policy referred to does not go far enough. The issue of a proclamation neither prevents nor quenches forest fires, nor stays the ax of those who plunder the public domain of its timber. We reiterate our previous indorsement of the plan proposed by Professor Sargent, of Harvard University, looking to the education of skilled foresters at West Point Academy, the policing of forest reservations by a local guard, and the administration of the system under the Department of War. We note with satisfaction the indorsement of this plan by important commercial bodies in the East, including the New York Chamber of Commerce, and by influential newspapers and magazines throughout the country.

We demand that the reservoir sites, segregated under the act of October 2, 1888, and subsequent legislation, shall be opened to entry for reservoir purposes only, according to the law granting right of way for such purposes. We also demand that the act of March 3, 1891, relating to reservoir sites, shall be so amended as to permit rights of way to date from the filing of application.

We are not prepared to suggest a definite outline in full detail of such national legislation as will ultimately be required to settle the vast and complex problems involved in the complete utilization of the arid public domain. The Fifty-third Congress passed the so-called Carey Act, granting, under certain conditions, 1,000,000 acres of arid land to each of the desert States. This grant has been accepted by six of the eight States to which it applies by legislation which closely accords with the main principles of this declaration.

We ask that the provisions of the Carey Act be immediately extended to the Territories of New Mexico and Arizona. Under this law lands can be opened to settlement as fast as requirements will demand, but there are other problems of great moment which will demand comprehensive and statesmanlike treatment at the hands of Congress. Among these problems are the disposition of the remaining irrigable domain the use and control of the pasturage lands, and the division of the interstate streams. Streams rising in one State and flowing by natural channels through one or more other States are already the subject of dispute, and may be the fruitful source of future disturbance. To adjudicate conflicting rights and equitably divide the waters on which communities naturally depend for industrial purposes is a problem which presents great and perplexing difficulties.

In order that all these subjects may be considered by men of the highest competency, and that a great and effective national policy may be wrought out in time to meet the demands which advancing population and expanding industries will inevitably place upon the arid region, we earnestly ask for the creation of a national irrigation commission, to act under the authority of Congress, to be composed of men familiar with the condition of the arid region, and including a representation of skilled engineers. We would have this commission empowered to use the facilities of the Departments of the Interior, of Agriculture, and of War to the end that its report might embrace a comprehensive plan for the development and administration of the vast and varied interests involved in the public domain.

We also ask for the appointment of an international commission to act in conjunction with the authorities of Mexico and Canada in adjudicating the conflicting rights which have arisen, or may hereafter arise, on streams of an international character.

Resolved, That Congress, at its next session, be most earnestly requested to appropriate $250,000 for the continuation of the irrigation survey as heretofore carried on under the direction of the Department of the Interior.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 254.

IN THE SENATE OF THE UNITED STATES.

MAY 12, 1896.—Ordered to be printed as Senate document.

Mr. PEFFER presented the following

RESOLUTION DIRECTING THE COMMITTEE ON FINANCE TO INVESTIGATE AND REPORT GENERALLY ALL THE MATERIAL FACTS AND CIRCUMSTANCES CONNECTED WITH THE SALE OF UNITED STATES BONDS BY THE SECRETARY OF THE TREASURY IN THE YEARS 1894, 1895, AND 1896, ETC.

IN THE SENATE OF THE UNITED STATES,
May 7, 1896.

Resolved, That the Committee on Finance be directed—

First. To investigate and report generally all the material facts and circumstances connected with the sale of United States bonds by the Secretary of the Treasury in the years eighteen hundred and ninety-four, eighteen hundred and ninety-five, and eighteen hundred and ninety-six.

Second. To investigate and report specially what amount of available funds, classified, was in the United States Treasury and on deposit in other places, subject to the order of the Secretary of the Treasury at the time the bonds were sold or offered for sale; whether there was or was not coin enough on hand to meet all coin obligations of the Government due at the time said bonds were sold or when they were offered for sale; what obligations were due at that time and the amount of each, stated separately; what was the reason for any unusual withdrawal of coin from the Treasury shortly before bonds were sold or offered for sale, if such unusual withdrawals were in fact made, and by what persons or classes of persons and for what purpose or on what account such withdrawals were made; who purchased the bonds, in what amounts, and where, whether in the United States or in foreign countries, and in what proportions, and from what persons or classes of persons the gold was procured with which to pay for the bonds, what the bonds sold for, and what was the market price of our Government bonds at the time; and what effect the bond sales had on the credit and business of the people of the United States.

Third. To investigate and report as to the manner of disposing of said bonds, by what authority, and what contracts, advertisements, or proposals were made by the Secretary of the Treasury in relation thereto; what agreements or contracts, and whether oral or in writing, and whether publicly or privately, were entered into by the Secretary of the Treasury and any syndicate or person or persons with respect to the sale and purchase of the bonds, and the profits made or to be made by such syndicate or any person or persons connected with such syndicate, directly or indirectly; whether such contract or agreement had any and what effect on the prices offered for the bonds, what the effect was, and who, if any person, profited by it, and to what extent.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 255.

IN THE SENATE OF THE UNITED STATES.

MAY 12, 1896.—Referred to the Select Committee on International Expositions and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ASSISTANT SECRETARY OF THE TREASURY, TRANSMITTING, IN RESPONSE TO SENATE RESOLUTION OF APRIL 6, 1896, THE REPORT OF THE OFFICER IN CHARGE OF THE ADMINISTRATION OF CUSTOMS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION AT ATLANTA, GA.

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., May 9, 1896.

SIR: In accordance with resolution of the Senate dated the 6th instant, I transmit herewith the report of the officer in charge of the administration of customs at the Cotton States and International Exposition at Atlanta, Ga.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

The SECRETARY OF THE UNITED STATES SENATE.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., April 10, 1896.

SIR: In compliance with your instructions, I submit for your consideration a comprehensive report upon the essential features of the administration of customs at the special station maintained at the Cotton States and International Exposition.

Upon being designated, as the deputy surveyor in charge, to supervise the customs business pertaining to the importation, custody, and exportation of the articles imported for exhibition purposes, I placed myself in direct communication with the Director-General and the executive authorities at the Exposition grounds, who extended to the customs establishment whatever courtesies and conveniences, both in the matter of accommodation and equipment, their available resources would permit, the entire Administration Building having been already preempted by other officials.

A special building was constructed at the expense of the Exposition authorities for use both as official headquarters and as a warehouse for whatever exhibits might not be immediately installed within the foreign sections of the different buildings. This building, however, was not

ready for occupancy until the end of the first month of the Exposition period; in the meantime, we used such quarters for administrative work as could be obtained in the Fire Patrol Building and elsewhere. Because of the fact that the special customs functions were undertaken after the exhibits had begun to arrive within the grounds, much inconvenience was necessarily encountered in the matter of initiating the work devolved upon the customs.

Under act of August 18, 1894, promulgated in S. S. 15349, special authority was conferred upon the Secretary of the Treasury in regard to jurisdictional regulations, section 3, paragraph 2, most pertinently relating to the customs.

The Secretary of the Treasury, by virtue of this special authority, directed that "the regulations issued by the Department, November 5, 1891, S. S. 12056, governing the free importation of articles for exhibition at the World's Columbian Exposition at Chicago, and all other regulations governing the customs business at said Exposition, shall be applied, so far as practicable," to this Exposition. The Special Customs Regulations of August 3, 1895, S. S. 16369, were issued as supplemental to the foregoing. (Exhibit A.) In this exhibit will be found also the special local regulations and instructions which were prepared by me as a code of customs procedure at this special station. These, having been duly approved, were promulgated for the information and guidance of the official staff. They covered the transfer of imported exhibits to the Exposition grounds, their installation and the maintenance of customs custody, the method of making entry, the delivery of samples for gratuitous distribution, the storage of excess exhibits, the appraisal of articles that had suffered deterioration in condition and subsequent depreciation, the repacking, when so desired, of the contents of cases into smaller packages, and, finally, the regulations governing the withdrawals for consumption, transportation, and exportation of exhibits at the close of the Exposition.

These regulations, having been duly sanctioned by the Treasury Department, have controlled the administration of customs at this station, and as they have been tested by experience they may serve, if modified to conform with local conditions, as a suggestive guide in similar functions elsewhere.

The special rulings by the Treasury Department on questions of practice and of interpretation will be found consolidated in Exhibit B.

The customs force was constituted as specified in Exhibit C, and consisted of fifteen regular officials detailed from the following ports: New York, Philadelphia, Chicago, Newport News, Norfolk, Suspension Bridge, Savannah, Charleston, and Mobile; and of sixteen temporary employees, the latter having been authorized in Department letters of September 6, September 18, and October 5, 1895, the establishment numbering 31 in the aggregate. The two examiners of merchandise were recalled without adequate notice, the result being that the examination and appraisal of the exhibits had to be taken care of and completed in the special manner prescribed in my letter to you, dated December 10, 1895, a copy of which appears in Exhibit A.

Under special instructions of the Treasury Department, dated October 29, 1895, the members of the special agent's force were consolidated with the administrative staff.

The buildings and inclosures within which were installed or stored imported articles numbered 13, and are enumerated in Exhibit C. In conformity with precedents, the different buildings were treated as constructive bonded warehouses, no statutory bond being required.

The question of the policing of the buildings and inclosures so as to afford full protection to the exhibitors, in reference to guarding against fire and preventing depredations, was considered to appertain more directly to the Exposition authorities, under whose orders a special fire patrol and a force of municipal police had been placed, thus relieving the customs authorities of any technical question of responsibility.

In these buildings and inclosures there were twenty-one foreign sections, designated as customs divisions, within which inspectors were assigned and distributed for the purpose of maintaining the integrity of installations of imported exhibits, there being three reliefs, the first from 8 a. m. to 5 p. m., the second from 5 p. m. to 12 midnight, and the third from 12 midnight to 8 a. m.

I concentrated the majority of the officers in the Liberal Arts Building, in order to maintain continuous supervision over what was manifestly the most important field of action.

The most important relief was from 8 a. m. to 5 p. m., the period requiring the greatest attention because of the crowds, especially when it was perceived that, in the majority of instances, installations were carelessly looked after by their owners. From 5 p. m. until midnight, when the show cases were screened from public view, and comparatively few persons entered the buildings, the number of officers was decreased, and from midnight until 8 a. m., there was a minimum number on duty, the buildings being locked up or as securely fastened as was practicable under the circumstances.

In the performance of quasi collateral watch duty the customs officers had the benefit of the constant presence of the Exposition guard. In consequence of this mutual aid, prompt exchanges of reports were made and transmitted for official observation.

There were five special assignments of officers, as set forth in said exhibit. Functions were consolidated, with a view to promoting mobility of the force, and securing the performance of the numerous duties connected with even a minor customs station. I distributed these duties among the more experienced officers. As an illustration, the examiners of merchandise supervised the unpacking of exhibits, in instances of special difficulty, and several inspectors, possessing clerical ability, assisted in the preparation and maintenance of the office records.

A special detail for the examination of installations and the checking up of imported exhibits was assigned from the different branches of the customs service, four officers, specially selected on account of their experience and ability, constituting said detail. In checking the exhibits, they readily ascertained the status of every installation. This work was done repeatedly and at irregular periods during the course of the Exposition. This special detail did excellent work along the line of investigating shortages and discrepancies between the records and the reports made by the inspectors who supervised the unpacking of the cases received, and the invoices and warehouse records maintained at the central office.

The total compensation paid to the temporary employees for the entire period of customs operations in connection with this Exposition amounted to $5,109.67, the specifications by month being set forth in said exhibit.

The foreign nations that participated in this Exposition were Argentine Confederation, Austria, Belgium, British India, Canada, Chile, China, Costa Rica, Denmark, France, Germany, Great Britain, Italy, Japan, Liberia, Mexico, Russia, Sweden, Switzerland, Turkey, and Venezuela.

The total number of foreign exhibitors was 233, several firms being represented collectively by a single individual; the Liberal Arts Building contained the majority of their exhibits.

The heterogeneous character of the foreign displays is indicated by the officials' returns and the statistical abstracts, in which some of the articles installed are described as follows:

Alabaster, manufactured.
Amber, manufactured.
Antiquities.
Articles of wood.
Bone and horn, manufactured.
Books and pamphlets in foreign languages.
Books and printed matter (English).
Carpets.
Chemical compounds.
Chemical apparatus and appliances.
Cigars.
Collodion, manufactured.
Coral, manufactured.
Cotton, manufactured.
Cotton, manufactured, wearing apparel.
Curios.
Earthenware of all kinds.
Electrical apparatus and appliances.
Embroideries.
Enameled ware (Russian).
Fans.
Firecrackers and other fireworks.
Furniture.
Glass mirrors.
Glassware (Bohemian and Venetian).
Horses.
Instruments of precision.
Jewelry.
Jute, manufactured.
Leather, manufactured.
Liquors.
Machinery and models.
Manufactures of metal.
Manufactures of paper.
Manufactures of shell.
Marble and onyx, articles of.
Medicinal preparations.
Musical instruments.
Optical goods.
Oriental goods.
Paintings in oil and water colors.
Portieres of silk plush.
Precious stones.
Preserved fruits.
Rugs (Turkish).
Saddlery.
Scientific collections and instruments.
Silk goods in pieces.
Silk wearing apparel.
Smokers' articles.
Soap of all kinds.
Specimens of minerals.
Statuary.
Toilet articles.
Vegetable products.
Wine in bottles.
Woolen yarns and wearing apparel.

Moreover, there were governmental collections of the products of Argentine Confederation, Chile, China, Costa Rica, Liberia, Mexico, and Venezuela.

On page 62, Exhibit D, are set forth the records and reports used regularly at an I. T. port of delivery at which warehousing facilities do not exist. That these would be inadequate for the purposes of an international exposition to which the Department extended the privilege of making warehousing entries was noted at an early date.

Pages — and — contain the specifications as to the supplemental reports and abstracts, books and records used in these complex functions.

The descriptive list of the special books and records kept at this station will be found on page 63, and comprises, among others, as the essential records—

No. 2. A general register of entries received at Exposition customhouse; sample page annexed.

No. 3. A special exposition warehouse and rewarehouse ledger of imported exhibits; sample page annexed.

No. 4. Special exposition warehouse record, used as a merchandise account.

No. 6. Examiner's special record of appraisements.

No. 7. Storekeeper's special record of imported exhibits, in two volumes, A and B, with an index; sample page annexed.

No. 8. A register of empty cases received at empty case warehouse.

No. 9. Consolidated record of imported exhibits received at, permitted, and delivered from the buildings and inclosures; sample page annexed.

No. 14. Special record of transportation withdrawals, transportation

and exportation withdrawals, and transportation and exportation withdrawals with benefit of refund of duty.

As will be perceived in the sample page of No. 7, storekeeper's special record of imported exhibits, an exact transcript was made therein, based upon the inspector's memorandum record books of installations, with notations as to the contents of each separate case, excess goods, and short shipments, and the actual condition in which the articles were found in their respective cases. The duty-paid permits were likewise noted on the opposite page, with the amount of duties deposited and such other information as was deemed relevant and essential. This work was performed in such a manner as to enable the officers charged with the supervision of the repacking of exhibits remaining in customs custody at the close of the Exposition to make an intelligent comparison with the invoices submitted.

One thousand five hundred and forty-three cases or packages of imported exhibits were received under four classes of entries:

Class I covered exhibits received under immediate transportation in bond, without appraisement.

Class II covered exhibits deposited in warehouse at other ports, withdrawn for transportation in bond to the port of Atlanta, and either rewarehoused or treated as unclaimed.

Class III covered exhibits deposited in warehouse at other ports, withdrawn for transportation in bond to the port of Atlanta, and constructively rewarehoused and withdrawn for immediate consumption.

Class IV covered exhibits imported through the mails to the Cotton States and International Exposition, Atlanta, Ga.

These made a total of 194 special Exposition entries. (Exhibit E.)

In Class I there were 158 consignments, of which 1 was a special entry under consular seals, Form No. 47, article 459, General Customs Regulations. These were disposed of, in due course, under 128 entries for immediate consumption, Form 10, and under 48 entries for warehousing, Form 11, article 278, id., 1 installation having been formally abandoned and the exhibits comprised therein sold at public auction for the benefit of the public revenue; 19 of the aforesaid warehouse entries covered only portions of consignments, the other portions being covered by consumption entries, the entries for both consumption and warehousing having been made simultaneously, as required under article 284, id. Under these warehouse entries there were 42 withdrawal entries for consumption, 11 withdrawal entries for transportation, and 34 withdrawal entries for transportation and exportation, making an aggregate of 87 withdrawals under this class.

In Class II there were 5 entries from the ports of San Francisco, Detroit, and Eagle Pass, of which transportation bonds Nos. 192 and 193, Exposition serial Nos. 64 and 65, from the port of San Francisco, have not yet been formally entered for rewarehousing, and have been treated as unclaimed, awaiting departmental instructions. The other 3 consignments were duly rewarehoused; under these 3 rewarehouse entries there were 16 withdrawal entries for consumption and 1 withdrawal for transportation and exportation, a total of 17 withdrawals, under this class.

Class III covered 17 withdrawals for transportation in bond from San Francisco, Los Angeles, Ogdensburg, Philadelphia, Detroit, and Eagle Pass. Of these, 5 had been entered at the original ports for combined warehouse and immediate transportation. The greater portion of the merchandise covered by these entries was disposed of under combination forms, by being constructively rewarehoused and withdrawn for immediate consumption.

In these two classes there were 3 entries for rewarehousing and 17 for combined rewarehousing and withdrawals for immediate consumption, making a total of 20 rewarehousing entries. Under the warehouse and rewarehouse entries there were 57 withdrawals for consumption, 11 withdrawals for transportation, and 36 withdrawals for transportation and exportation, making the total number of 104 withdrawals of all kinds.

In addition, there were 15 entries covering exhibits withdrawn for transportation and exportation with benefit of return of duties under section 2977, Revised Statutes, and 12 amended entries for increased duties ascertained upon the verification of customs accounts provided for under Department circular No. 109, June 3, 1895.

Class IV covered 14 consignments of exhibits imported through the mails to the Cotton States and International Exposition. These were formally seized and released upon payment of duties ascertained upon examination and appraisal, under the form of entry specified as Cat. No. 636.

In the following recapitulation is shown the total number of the various kinds of entries taken care of by the special customs force:

Special Exposition entries	194
Entries for immediate consumption	128
Entries for warehousing	48
Withdrawal entries for consumption	42
Withdrawal entries for transportation	11
Withdrawal entries for transportation and exportation	34
Entries for rewarehousing	3
Withdrawal entries for consumption	16
Withdrawal entries for transportation and exportation	1
Entries for combined rewarehousing and withdrawal for immediate consumption	17
Entries for transportation and exportation with benefit of return of duties, under section 2977, Revised Statutes	15
Amended entries for increased duties	12
Total number of entries of all classes	521

The total appraised value was ascertained to be as follows:

Class I	$112,818.00
Class II	3,466.40
Class III	4,494.00
Class IV	142.50
Total	120,920.90

The ascertained duties amounted to $27,945.72. The accounting thereof is shown in the "recapitulation of duties," Exhibit E, under various specifications, the total duties actually collected being $16,416.85, segregated as follows:

Class I:		
Entries for consumption	$12,399.12	
Withdrawals for consumption	2,435.99	
Amount realized on exhibits formally abandoned	3.84	
Total		$14,838.95
Class II:		
Withdrawals for consumption		542.47
Class III:		
Combination entries for rewarehousing and immediate consumption		919.10
Class IV:		
Duties collected	$104.73	
One seizure from which there was realized the sum of	11.60	
Total		116.33
Aggregate		16,416.85

reover, there will be collected in due course the sum of $367.06, ascertained as being due and specified in said Exhibit E, the payment of the amounts indicated therein having been duly secured. This will make a total of $16,783.91.

These amounts do not represent either the entire value of foreign exhibits at the Cotton States and International Exposition, or the duties collected thereon, as many consignments expressly intended for this station were entered at the ports of arrival because of various obstructive delays. After having been cleared on the customs records they ceased to be under official control.

The unusually brief exposition period did not afford sufficient time for a normal development of commercial relations by the foreign exhibitors. It resulted that, at the close of the Exposition, large quantities of mercandise had to be transported by them to other collection districts to find a market. Many consignments which were on their way hither, in response to orders for additional stock, were either countermanded or detained at the respective ports of arrival by reason of departmental instructions prescribing December 16, 1895, as the final date on which exhibits would be accorded special treatment at the outports in the matter of transportation in bond. The upward tendency in the number of shipments having been thus checked, the progressive increase of entry work ceased at an early date.

If we estimate upon a pro rata basis for an entire year, the customs business transacted at this station for three months may be considered as proportionately equivalent, under the respective recapitulations, to an annual number of 2,084 entries, and duty collections of $67,135.64. Upon this basis of comparative computation, the work done at this station in this regard would exceed that done in any of the other collection districts, except 22, according to the report of the Supervising Special Agent for the fiscal year ending June 30, 1894, this number of 22 including, among others, all the great ports and the leading frontier ports; or, to put it in a form that may be readily appreciated, the number of entries made here for the stated period exceeded the total number of entries at the ports of Savannah and Charleston combined, and exceeded the number made in any one of 129 districts and ports.

I have prepared, with the view of preserving them in a succinct and consolidated form for purposes of reference, an index to the acts of Congress and joint resolutions promulgated in the matter of the various international expositions held in the United States, from the time of the Centennial Exhibition, Philadelphia, 1876, and to the relevant instructions, rulings, and decisions issued by the Treasury Department (Exhibit K).

It is believed that with modifications to conform with local conditions elsewhere they may be useful as a guide at whatever future expositions may be held in this country.

In conformity with the requirements contained in Department circular No. 109, June 3, 1895, it was necessary to have all entries verified in the office of the Auditor for the Treasury Department. Upon the completion of this adjustment of entries, which was made the basis of a conclusive ascertainment of duties, the various abstracts constituting the warehouse bond account were prepared in this office and duly transmitted. In Exhibit F will be found a duplicate collection of these abstracts.

There were 20 abstracts relating to exhibits that had been warehoused, rewarehoused and constructively rewarehoused, under the special authorization contained in Department letter of September 27, 1895,

which abstracts are enumerated and specified upon Cat. No. 444, entitled "General account of bonds taken at the port of Atlanta, Ga., for the Exposition period, August 1, 1895, to February 29, 1896."

It was ordered by the Secretary of the Treasury that all entries, invoices, permits, abstracts, reports, accounts, and other forms relating to exhibits imported under the act of August 18, 1894, should be made separately from those relating to the business of the port of Atlanta, and that they should be stamped with the words "Cotton States and International Exposition." (Article 20, Special Customs Regulations of August 3, 1895, S. S. 16369.) This procedure was followed with the best results.

The abstracts above referred to will be found in Exhibit F, together with the general account of bonds specified upon form Cat. No. 444. In consequence of the nonreceipt at this port of the certificates of delivery and certificates of exportation to be issued at the other ports, abstract 445, for transportation bonds, and abstract 446, for exportation bonds, could not be completed. These can be readily taken care of in a supplemental report.

According to the statement set forth in Exhibit E (p. 70), the amount of $3,363.37 has been computed in favor of certain foreign exhibitors, under their claims for refund of duty, section 2977, Revised Statutes, upon exhibits duly exported from the United States. Abstract of drawbacks on exported merchandise paid (Cat. No. 136) and abstract of debenture certificates issued (Cat. No. 137) are in course of preparation. These are likewise delayed by the nonreceipt of the proper certificates. The account current of debentures (Cat. No. 135) will receive attention after the estimate (Cat. No. 233) "for the payment of debentures or drawbacks, bounties or allowances, per section 3689, Revised Statutes," shall have been acted upon. Debenture certificates have been filled out as far as practicable.

The special forms were based upon the procedure that appeared to be suitable, in view of the special features of the Exposition and of this port of delivery. As will be perceived in Exhibit L, the "declaration" on the withdrawal for "exportation," the bond for "exportation" and other similar requirements were waived by the Treasury Department. As the exhibits were brought to the Exposition solely for the purpose of exhibition, and were directly exported therefrom, after having been in our continuous and uninterrupted supervisory custody, the waiver of the exportation bond involved no jeopardy to the security of the public revenue, as the bonded carrier was responsible for the delivery of said articles. To require the exporter to give bond with satisfactory sureties would have involved vexatious delays in the disposition of installations which were intended merely for exportation at the close of this Exposition (Exhibit L).

The inspectors were instructed that when they supervised the installations, they should make a complete and original record of the contents of every package, comparing the same with the invoice, and report in writing whatever discrepancies they had observed. The instructions were followed by them in an intelligent manner, although some embarrassment was caused by the fact that many of the invoices were in foreign languages.

There was thus obtained a customs record, independent and original in character, which was based upon an actual examination of the contents of every case, no matter how defective the invoices may have been.

Mr. C. A. Macatee, the special agent in charge, supplemented my efforts most zealously; the assistance he rendered me in regard to the preparation of the final abstracts and reports was invaluable.

The usual difficulty was encountered in regard to enforcing the rule against the commingling of bonded exhibits with other classes of articles, but within a reasonable space of time, compliance with this requirement was secured without any prolonged controversy upon the subject.

The attitude of the foreign exhibitors, as a body, was excellent, their desire to conform with our fiscal laws and regulations being manifested in various ways, with the result that the friction that is frequently caused by the enforcement of local rules, under even liberal instructions, was reduced to a minimum.

As there was no custom-house broker at this port to attend to the necessary preliminaries relating to entries, inventories, permits, installation orders, and other official documents, much inconvenience was occasioned, particularly during the first month, to the exhibitors, who are inexperienced in these respects, and, in the next instance, to the customs force, the members of which were called upon for instructions as to forms and regulations.

The foreign exhibitors left the United States for their respective places of residence as soon as possible after the close of the Exposition, many of them to avoid incurring additional expense at a time when the opportunity, usually extended at the end of the display period proper, was unexpectedly refused them through peremptory orders from the local authorities to the effect that the visiting crowds should not be admitted to the grounds after the formal date of closing. Many of the exhibitors left without waiting for the adjustment of their accounts, the verification of which disclosed amounts due them upon liquidation of their entries; in most instances no representative has been named to look after their interests and to sign the proper receipts for moneys to be refunded either as excess of deposits for unascertained duties or under section 2977, Revised Statutes.

A brief reference to some of the general features of interest at the Exposition, which in its entirety came under collateral observation, may not be inappropriate, the statistical information contained in the following remarks having been furnished by Director-General C. A. Collier:

The Exposition site was Piedmont Park, located 2 miles from the center of the city of Atlanta, and covering nearly 200 acres. More than $250,000 had been previously expended in developing the picturesque features of this park, and it is estimated that in the aggregate the sum of $850,000 has been expended to complete the Fair.

The United States Government exhibit, which was authorized in the act of August 18, 1894, was installed in a handsome building designed by the official architect. By reason of the systematic arrangement of the exhibits forwarded from the various Departments at Washington, visitors to the Atlanta Fair obtained a clearer idea as to the scope and nature of the Federal functions, than at any previous undertaking of this kind, according to the opinion of experienced observers. The opportunities afforded for popular instructions in these regards, notably by means of the vivid object lessons symbolized in the models of the vessels recently constructed for the United States Navy, and the aquaria maintained by the United States Fish Commission, gave very satisfactory results, the former, in particular, developing an enthusiastic public interest of a valuable nature in a number of our interior States, the citizens of which had been comparatively indifferent, because of distance from the sea, to this most important arm of the national defense. This result alone would appear to justify the efforts made by the national authorities and the expense incurred therefor.

Twelve States were represented at the Exposition, seven of them having special buildings of their own, and five having exhibits in the various Exposition buildings.

Besides the United States Government Exhibition Building, there were twelve principal structures completed, the list being as follows: Manufactures and Liberal Arts, Fine Arts, Woman's Building, Agriculture, Auditorium, Administration, Police and Fire Patrol (in which exhibits of the Fire Department were installed, Machinery), Minerals and Forestry, Negro, Transportation, and Electricity.

The colored population took great interest in the official exhibit from the Republic of Liberia, which was comprised within the customs supervision.

The jury of awards was organized along original and effective lines; its members being distinguished for their ability, experience, impartiality, and freedom from personal interest, the diplomas command respect everywhere. The awards numbered 1,950, of which 882 were gold medals, 582 silver medals, and the remainder bronze.

The total attendance was reported to be 1,217,000 and the aggregate receipts $1,167,000.

The number of exhibitors from foreign countries and the United States who participated was in the neighborhood of 5,000, many firms being represented collectively by individual exhibitors.

That this Exposition has been of material and moral benefit to the city of Atlanta and the large territory that is commercially tributary to it is undoubted, particularly in the matter of effecting a wider distribution of information upon many subjects not readily available by any other means, for purposes of instruction in this region. These matters, however, will probably be given full consideration in the comprehensive report contemplated by the Director-General and his associates on the executive board, upon all the salient features of the work done under their direction, and upon the results obtained therefrom.

In an appendix, I have made in topical form, devised for ready reference, a few remarks upon some of the more important questions which were presented for official consideration at this customs station, bringing the synthetical portion of my report to a close at this point.

The various abstracts and reports, to which pertinent and suggestive reference has been made at convenient places, will afford facilities for analytical examination.

The cordial cooperation extended by yourself and your office contributed largely to the proper management of these exceptional functions. The assistance thus rendered and the efficiency of the members of the special customs force have enabled me to make the satisfactory report that, as indicated in the final abstracts and reports herewith annexed, all the merchandise has been absolutely taken care of, and all the ascertained duties paid, secured to be paid, or accounted for by proper withdrawals for transportation, or for transportation and exportation.

Respectfully yours,

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

Hon. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

APPENDIX.

ALIEN EMPLOYEES OF FOREIGN EXHIBITORS.

In the matter of the Chinese Village concession, at which there were many Chinese laborers admitted under joint resolution, January 21, 1895, "authorizing foreign exhibitors at the Cotton States and International Exposition to be held in Atlanta, Ga., in 1895, to bring to this country foreign laborers from their respective countries, for the purpose of preparing for and making their exhibits," no authoritative jurisdiction was exercised by this office, said function being specially taken care of by a Chinese inspector detailed for the purpose, whose reports did not pass through this office.

It would appear from an inspection of Exhibit G, in which are contained the joint resolution above referred to, special regulations of June 1, 1895, S. S. 16117, and departmental rulings of October 30, 1895, and November 29, 1895, that the legislation upon this subject for the benefit of international expositions is somewhat indefinite as to the means for accomplishing all the purposes contemplated, particularly with reference to the deportation of all the aliens who may have taken advantage of the privileges provided.

The departmental ruling of October 30, 1895, was to the effect that "foreigners who have been admitted into the United States by virtue of said resolution may perform such labor under contract as may have been authorized or permitted under, or by virtue of, or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Ga., in connection with such Exposition, and not otherwise;" and the ruling of November 29, 1895, to the effect that "if the persons mentioned were admitted duly, in accordance with the joint resolution of Congress providing for the admission of such persons at the Exposition, under certain conditions, they may remain in the United States for one year after the close of said Exposition, and that even if their connection with the Exposition is terminated by abrogation of their contract, they still have one year in which to return to their homes."

There were other employees in this category, notably the employees in the Mexican Village. Most of these latter left the country before the close of the Exposition, according to information received in this office.

AUTHORIZED ALLOWANCE FOR DETERIORATION IN CONDITION.

An actual examination of the articles installed during the display period disclosed the fact that many of them had been injured, either by incidental handling or by necessary exposure. This was the case particularly with reference to decorative material, show cases, and installation appurtenances, a class of articles liable, by the nature of their utilization, to deterioration during the display period. It was considsidered, also, that a public sale of these, upon formal notices of abandonment filed at the close of the Exposition, would yield probably a smaller return to the public revenue than if the ascertained duties were paid, in conformity with the procedure that had obtained at previous expositions in this regard.

The authorization was contained in Department letter of December 9, 1885, to the effect that inasmuch as the special regulations governing the World's Columbian Exposition at Chicago were generally extended

to this Exposition, provision might be made for the appraisement of exhibits entered for consumption, in condition as found, with due consideration of unavoidable wear and tear.

The examining and appraising officers made special returns upon the question whether the exhibits covered by applications of this nature filed for consideration had lost any of their value, setting forth the percentage of said depreciation and the cause thereof; whereupon a due allowance or abatement was made at the time of the liquidation of the entry.

Apart from the equities in the case, the liberality of the Department in this matter was amply justified by the results, many exhibits being withdrawn for consumption which would have been abandoned on account of their impaired value to be disposed of at public auction. Moreover, this equitable treatment made it apparent to the exhibitors that they had more to gain by responding in the proper spirit to the impartial and benevolent attitude of the Treasury than by attempting to get relief through irregular practices.

The precautions taken precluded the probability that any exhibitor speculated upon the judgment of the returning officers. After proper consideration of all the questions involved, these officials made such recommendations as were fairly warranted by their knowledge of the actual conditions and their comparative observations.

DONATIONS TO INSTITUTIONS, SOCIETIES, AND MUNICIPALITIES.

Under a ruling dated January 2, 1896, the Treasury Department directed that in the consideration of donations of suitable exhibits to public institutions, societies, and municipalities the proceedings should be in accordance with the precedent established at the World's Columbian Exposition at Chicago, and that paragraph 688 of the tariff act, which provides for liberal treatment in the matter of exemption from duty of "collections in illustration of the progress of the arts, science, or manufactures," furnished ample authority within the law for the exercise of administrative discretion in this regard.

Such privileges as were not inconsistent with the law and the regulations were extended in this direction, and several interesting collections of exhibits that had been carefully selected under governmental auspices were presented to the Commercial Museums at Philadelphia, proper supervision being maintained looking to a proper compliance with the formalities prescribed under the law and the regulations.

The Venezuelan commissioners, who were the donors of the most important collections, explained in the official correspondence upon this subject that the principal motive of the Government of Venezuela in contributing to the development of this Exposition was to testify to its desire to draw more closely the commercial and political relations existing between the United States and Venezuela, especially by making known the products and resources of the latter.

The disposition on the part of the Southern Republics participating in this Exposition, all of whom appear to contemplate an eventual customs union for preferential trade relations and interchange of products with ourselves, was quite noticeable.

DUTIABLE STATUS OF IMPORTED EXHIBITS.

Certain exhibits, Exposition serials 23–29, imported for exhibition at the World's Columbian Exposition, act of April 25, 1890, S. S. 9996, and at the California Midwinter International Exposition, act of Sep-

tember 1, 1893, S. S. 14424, were transported in bond from the port of San Francisco to the port of Atlanta for exhibition purposes at this Exposition. Having been delayed in transit, they were entered under combination entries for rewarehousing and withdrawal for immediate consumption.

The question was presented in my letter of January 15, 1896, as to whether there should be applied, in assessing duty thereon, the principle enunciated in S. S. 15205 and 15211, in which the Department ruled that "in assessing duty upon goods on and after August 28, 1894, officers of the customs were to be governed by the principle enunciated in Hartranft *v.* Oliver (125 U. S. Rep., 525), which gives the benefits of the new act to all imported goods held in customs custody on and after that date, whether warehoused, unclaimed, on board vessels, or in process of transportation." Department letter of October 18, 1894, repeated the instructions, that if an article had remained in warehouse under uninterrupted customs custody it should be withdrawn by the owner subject to the provisions of the new tariff act.

Under the instructions of January 21, 1896, there was applied, however, the principle enunciated in G. A. 3186, promulgated in S. S. 16357, in which it was stated that certain exhibits for the California Midwinter International Exposition were imported while the tariff act of October 1, 1890, was in force, but withdrawn for consumption and sold after August 28, 1894, the date when the present tariff act went into effect. It was held in said decision that the rates of duty prescribed in the tariff act of October 1, 1890, which was the revenue law in force at the date of the importation, were properly applicable if said articles were withdrawn for consumption and sold after the date when the tariff act of August 28, 1894, went into effect, it having been claimed by the exhibitors in interest that the goods were dutiable under the latter tariff act.

The main point upon which the Board of United States General Appraisers laid particular stress was that section 2 of the act of September 1, 1893, provided that "all such articles, when sold or withdrawn for consumption in the United States, shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of importation," the published opinion of the General Appraisers stating that as "this was a special act of legislation designed to govern a particular class of merchandise, it was not repealed or modified by the more general legislation embodied in the tariff act of August 28, 1894," notwithstanding the terms employed in section 72 of said act, wherein it is declared that "all acts and parts of acts inconsistent with the provisions of this act are hereby repealed," and of section 20 of the act of June 10, 1890, as amended by section 54, act of October 1, 1890, providing that any merchandise deposited in bond in any public or private bonded warehouse may be withdrawn for consumption within three years from the date of original importation, on payment of the duties and charges to which it may be subject by law at the time of such withdrawal.

In connection with this subject of what rates of duty are applicable to exhibits withdrawn for consumption, it will be perceived upon inspection of Exhibit H, containing acts of Congress providing for international expositions at Chicago, Ill.; San Francisco, Cal.; Tacoma, Wash.; Atlanta, Ga., and Portland, Oreg., that the special legislation along this line is not uniform. Although the acts of April 25, 1890 (S. S. 9996) and September 1, 1893 (S. S. 14424), contain the clause that "all such articles when sold or withdrawn for consumption in the

United States shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of importation," in the acts of August 3, 1894 (S. S. 15181), August 18, 1894 (S. S. 15349), and January 8, 1895, the corresponding proviso reads that "all such articles when sold or withdrawn for consumption in the United States shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of sale." It is not apparent anywhere that discrimination was intended in favor of the Northwest Interstate Exposition at Tacoma, Wash., and the Portland Universal Exposition, Portland, Oreg., as against the World's Columbian Exposition, Chicago, and the California Midwinter International Exposition, San Francisco.

One result of this interpretation was that exhibits imported for the World's Columbian Exposition at Chicago, transferred to the California Midwinter International Exposition at San Francisco, and finally transferred to the Northwest Interstate Exposition at Tacoma, when withdrawn for consumption, were subject to the rates of duty in force at the date of said withdrawal. It thus happened that a portion of an installation consignment transferred from the World's Columbian Exposition to the California Midwinter International Exposition, withdrawn after August 28, 1894, was subjected to the rates of duty specified in the act of October 1, 1890; whereas another portion of the same consignment, which was transferred from the California Midwinter International Exposition to the Northwest Interstate Fair, was subject to the rates of duty specified in the act of August 28, 1894.

As an instance of the only practicable method of obtaining relief, in view of the decision in G. A. 3186 (S. S. 16357), it may be cited that merchandise imported for the California Midwinter International Exposition, San Francisco, was transferred to the Northwest Interstate Exposition, Tacoma, and was not withdrawn for consumption at that place. At the close of the Exposition it was repacked and transported in bond to the port of San Francisco, whence it was finally transported, under transportation bond No. 174, to the Cotton States and International Exposition, Atlanta. Not having been withdrawn for consumption at Tacoma, the status of dutiability under the act of October 1, 1890, was resumed, with the consequence that these exhibits again became liable to the old rates. The only reasonable conclusion that could be reached, in view of the decision, appeared to the exhibitors to be that of exportation, the goods being finally and duly exported.

The cases cited and the acts quoted, especially in view of the words "or withdrawn for consumption," constituting new matter in the act of August 28, 1894, appear to be persuasive as to the intent of Congress to place all classes of merchandise in bonded warehouses upon a parity, if not withdrawn for consumption, until after the present tariff act had gone into effect. There is no provision in the present act which, by terms or even by implication, excludes any class of merchandise, withdrawn for consumption after August 1, 1894, from entry at the reduced rates provided for therein.

Under the principle enunciated in G. A. 3186 (S. S. 16357), to the effect that the rates of duty prescribed in the several paragraphs of the act of August 28, 1894, in force at the date of the withdrawal of exhibits duly warehoused like other imported merchandise, were not applicable to this merchandise which, after having been deposited in bond, it was proposed to withdraw for consumption, the rates of duty specified in the analogous paragraphs of the act of October 1, 1890, were assessed thereon, protests being filed.

Cases cited.—SS. 15181, SS. 15205, SS. 15369, SS. 15381, SS. 15467, SS. 15517, SS. 16090, SS. 16357, and SS. 16369.

Acts and parts of acts quoted or referred to.—March 3, 1883, June 10, 1890, sections 20 and 29; October 1, 1890, sections 50, 54, and 55; September 1, 1893, section 2; August 3, 1894, section 2; August 18, 1894, August 28, 1894, sections 1 and 72, and January 8, 1895.

FINAL DISPOSITION OF IMPORTED ARTICLES INTENDED FOR THE CHINESE VILLAGE CONCESSION.

In connection with the Chinese Village concession, a question was raised at the close of the Exposition as to whether formal abandonment notices to cover certain Chinese exhibits, marked "C. M. X. 44, 1 box of flags, Exposition serial No. 64, transportation bond No. 192," and "C. M. X. 18, 1 box of flags, Exposition serial No. 65, transportation bond No. 193," would be recognized as valid.

The case was an anomalous one, and presented several peculiar features for official consideration.

These articles were imported at the port of San Francisco by the Chinese Midwinter Exposition Company as exhibits for the California Midwinter International Exposition, under the act of September 1, 1893, S. S. 14424. At the close of that Exposition they were entered for warehousing at the port of San Francisco and afterwards withdrawn for transportation to the port of Atlanta, Ga., for the purpose of being exhibited at this Exposition. They have been treated as unclaimed and stored in your office, as their consignees did not duly rewarehouse said goods, their intention having been to obtain recognition as exhibitors and to secure for their goods the privileges attaching to imported exhibits.

There was no authorization, however, to permit the installation of these flags as imported exhibits under the act of August 18, 1894 (S. S. 15349), in view of article 17, Special Custom Regulations of August 3, 1895 (S. S. 16369), and the ruling by the Treasury Department, in its letter dated October 30, 1895, to the effect that the Chinese Village was not comprised within the customs limits of this Exposition.

The normal bonded period of three years will expire for "C. M. X. 44" December 30, 1896, and for "C. M. X. 18" January 13, 1897.

This merchandise was returned by the United States appraiser at the port of San Francisco under the act of October 1, 1890. In accordance with the principle enunciated in G. A. 3186 (S. S. 16357), the ascertained duties at the old rates, amounting to $19.06 and $55.15, respectively, the values being $17 and $41, are due from the importers without regard to the date of withdrawal. From an inspection of the articles in question I am of the opinion that they would sell, if treated in accordance with the procedure prescribed in articles 809–816, General Customs Regulations, for much less than the duties ascertained thereon.

It having been forbidden to treat articles imported for the Chinese Village as coming within the purview of the special regulations established for the customs supervision of this Exposition, it would appear that, although these flags were properly considered as imported exhibits for the California Midwinter International Exposition, they were not entitled to be treated as imported exhibits for the Cotton States and International Exposition, and, consequently, to the status accorded to exhibits imported from foreign countries and officially recognized as coming within the purview of the act of August 18, 1894.

On the other hand, not being recognized as imported exhibits at the Cotton States and International Exposition, they may not be formally abandoned, under the special regulations, and this particular account closed, should the amount realized at public sale be less than the ascer-

tained duties. If the proceeds of the public sale upon this merchandise be found insufficient to pay the duties thus ascertained, after payment of all the charges having priority, as specified in article 816 of the General Customs Regulations of 1892, the deficiencies must be collected upon the warehouse bonds, by suit, if necessary.

Since this report was commenced, letters have been received by a duly authorized attorney in fact at Atlanta from custom house brokers in San Francisco, representing the parties in interest, instructing him, in accordance with the views herein presented, to prepare proper withdrawals for transportation in bond to that port for exportation to China. These will effect a final disposition of the only merchandise remaining over.

As the regulations governing withdrawals at original ports for transportation in bond apply equally to withdrawals at secondary ports, the rewarehouse withdrawal for transportation, in each case, should conform with Form No. 71, after due entry for rewarehousing shall have been made and the customary notations made on the records.

There will thus be two additional withdrawals to consider in the computation of the customs transactions already referred to in my report.

FORMALLY ABANDONED EXHIBITS.

At the close of the Exposition, formal notices of abandonment covering certain exhibits of small value were filed in conformity with the consolidated local rules of December 28, 1895.

With a view of expeditiously closing the Exposition records in an advantageous manner and obviating an unnecessary accumulation of storage charges, the Secretary of the Treasury was requested to make a ruling to the effect that you might be authorized to dispose of these abandoned articles at an early date, for the best interests of the public revenue, and the net proceeds turned into the Treasury, it being considered that all rights of private ownership therein had been pro tanto waived under this formal procedure.

The Department, under date of March 28, 1896, authorized speedy sale of the abandoned exhibits. A notice in accordance therewith was posted in conspicuous places in the custom-house.

Exhibit I contains the notice, together with a special report as to the net amounts realized at said public sale. The amounts realized were in excess of the ascertained duties, the purchasers probably being influenced by the public interest in this Exposition, which interest has not yet quite faded away.

FRACTIONAL REPACKING OF CASES.

In Department letter of October 30, 1895, permission was granted to repack the contents of a case into smaller packages of adequate proportions for consumption, transportation, or transportation and exportation. This was a measure of peculiar importance, as it greatly promoted the convenience of exhibitors by enabling them to make the proper withdrawals. It was essential that some provision of this nature should be made as heretofore under proper supervisory regulations if withdrawals were to be made in accordance with the conditions that obtain at an exposition.

Appropriate records covering this function were made in order that an absolutely available tracing history of the disposition of cases, per se, might be maintained. This privilege involved increased labor, but it was justified by the results.

GRATUITOUS DISTRIBUTION OF EXHIBIT SAMPLES.

On the subject of samples for gratuitous distribution a special ruling was made by the Department November 11, 1895, to the effect that—

> In order to avoid the appearance of unfair discrimination in the matter, the Department instructs you that a reasonable and moderate quantity of samples of wines, cordials, spirits, etc., may be allowed distribution at the Exposition free of duty under strict and careful supervision of the customs authorities.

This privilege was extended in but one instance, the greater number of requests having been made and denied during the period of the operations of the international jury, the examining functions of which had ended prior to the receipt of this authorization.

I assured myself at different times, and through various and independent sources of information, that the beneficiaries of the ruling had made legitimate use of this privileged method of advertising, in vogue at preceding expositions, and that no surreptitious sales to restaurants or dealers in their commodities had occurred.

I am of the opinion that timely and adequate provision should be made, so that reasonable employment of samples for the use of the international juries, whose duty it is to pass upon the comparative merits of exhibits at these expositions, may be allowed, thus assisting in the promotion of the legitimate purposes of an exposition without affecting the public revenues to an appreciable extent. A liberal practice in this regard is practicable, the eligibility of samples for gratuitous distribution being determined, according to practice, by the chief officer of customs. Reciprocal privileges, however, should be claimed at such foreign expositions to which our own merchants may send their goods in competition with the products of other nations.

There is one feature in connection with this subject to which I called attention in my report of December 1, 1895, duly transmitted to the Treasury Department. Special provision is made under the laws of the Dominion of Canada whereby distilled spirits may be placed in suitable condition and made up into commercially available quantities for exportation. Distillers are thereby enabled, under this fostering fiscal jurisdiction, to make up cases or packages of bottles of spirits for foreign markets; these are to be met with on the open market not only in the United States, but in all parts of the world, a very large business having been developed thereby.

I have been informed by foreign exhibitors and visitors at this Exposition that usually they are unable to obtain, in their respective countries, bottled American spirits, several stating indeed that they are restricted, because of the absence from foreign markets of our domestic products of this character, to the use of Canadian Club and other foreign brands of spirits.

It appears that, under the regulations and instructions now in force under our internal-revenue laws relating to the transportation and exportation of distilled spirits in bond without payment of tax, distilled spirits may be withdrawn from distillery bonded warehouses for exportation in the "original casks or packages" alone. Section 3330 of the Revised Statutes went so far as to require that the quantity withdrawn for exportation in the original casks should not be less than 1,000 gallons. This section, however, was modified by section 2 of the act of June 9, 1874, which provided—

> That on and after the first of July, eighteen hundred and seventy-four, for the expense of providing and affixing the stamps to each cask containing distilled spirits

for exportation, there shall be charged ten cents for each stamp, instead of twenty-five cents, as now required by law.

And by section 11 of the act of May 28, 1880, which amended said section by striking out the words "in quantities of not less than one thousand gallons," in the third line, and inserting in lieu thereof the words "or package." The special regulations of May 3, 1895, prepared in the office of the Commissioner of Internal Revenue, indicate that this statutory obstacle still subsists, as they refer merely to the subject of reducing the proof of these spirits "in the original packages" containing the same in a distillery warehouse, special bonded warehouse, or general bonded warehouse in order to export them.

If the privilege of repacking in bond domestic distilled spirits for purposes of exportation be provided under adequately amendatory and corrective legislation, it is probable that a considerable export trade in this class of goods would be developed in fields that have been left thus far uncontested to our commercial rivals.

Certain international expositions are now being organized in various foreign countries. Unless this privilege of repacking in bond to suit foreign markets should be at once provided for under the suggested amendatory legislation, the domestic exhibitors of this class of goods will be under a grave and unnecessary disadvantage as compared with the special facilities diligently afforded to their foreign competitors by their respective Governments. Our laws and the consequent regulations are of such a nature at present that reciprocal privileges in the matter of the gratuitous distribution of samples at the foreign expositions referred to, for the benefit of American exhibitors and exporters, could not be made use of to the extent desired, as case goods alone, and not casks or bulky packages of spirits, are readily disposed of abroad.

Suitable administrative treatment, if authorized under appropriate legislation, will certainly extend the scope of our commercial activities abroad and afford our exporters equal opportunities of obtaining their proper share of business in fields of enterprise hitherto overlooked or neglected because of the impediments herein alluded to.

PERSONAL MENTION.

During the course of the Exposition the station was visited by several prominent officials from the Treasury Department and the various collection districts. Mr. John M. Comstock, Chief of Customs, and Mr. J. J. Crowley, Supervising Special Agent, Treasury Department, paid official visits to this station. Their assistance, by way of advice and of expeditious treatment of matters that were presented for administrative consideration, contributed largely to facilitating the transaction of this branch of the public business, and saved official correspondence on the numerous topics that are presented for consideration.

REFUND OF DUTIES UNDER SECTION 2977, REVISED STATUTES, PAID UPON IMPORTED EXHIBITS.

A question was referred to the Secretary of the Treasury in regard to refunding the amount computed upon a certain withdrawal entry for transportation and exportation with benefit of refund of duties, the net amount due having been ascertained to be less than $50.

While it is true that the customs regulations prescribe that no drawback shall be paid unless the duties paid on the merchandise exported

shall amount to $50, I am of the opinion that this subject comes under a different section and chapter of the Revised Statutes, to wit, section 2977, chapter 7, entitled "The bond and warehouse system," whereas the limitation as to the minimum amount of duties paid is to be found in section 3016, chapter 9, entitled "Drawback."

Section 2977 provides that merchandise upon which the duties have been paid may remain in warehouse in custody of the officers of the customs, and if exported directly from such custody to a foreign country within three years, shall be entitled to return of duties paid, upon proper evidence that said merchandise had been landed abroad, 1 per cent of the duties being retained by the Treasury. This section is based upon several provisos to section 21, act of July 14, 1862, entitled "An act increasing temporarily the duties on imports and for other purposes" (chap. 163, vol. 12, Stat. L., p. 560), upon which was based the procedure that would obtain in relation to the withdrawal of goods, wares, and merchandise in the public stores or bonded warehouse on the 1st day of August, 1862, the particular proviso upon the subject of duty-paid goods remaining in warehouse in the custody of the officers of the customs being substantially reproduced in section 2977, Revised Statutes.

Sections 3015–3057, Revised Statutes, are based upon legislation of a much earlier period and distinguished by special features, viz, the act of March 2, 1799 (chap. 22, sec. 75, et al., vol. 1, Stat. L., p. 680), which was an act to regulate the collection of duties on imports and tonnage, sections 75 et seq. thereof specifically providing for the drawback of duties to be allowed on exportation, said sections being reproduced in chapter 9, Title XXXIV, Revised Statutes. The minimum of $50 appears in a proviso contained in said section 75, to the effect "that no merchandise shall be entitled to a drawback of the duties paid or to be secured thereon unless the duties so paid or secured thereon shall amount to $50."

If this question arose under said chapter 9, it should be observed that section 3016, Revised Statutes, in which is prescribed the reproduced restriction to a specific minimum, relates to the amount of duties paid upon the import entry but not to the amount computed upon the drawback entry. Under this interpretation this exhibitor would be entitled to favorable consideration. In the present instance the amount of duties paid upon the immediate consumption entry, covered by Exposition serial No. 39, was $68.59. It would therefore appear that this T. & E. entry for return of duties paid is valid, whether it is considered either under section 2977, chapter 7, or under 3016, chapter 9, Revised Statutes.

In Exhibit E (p. 70) will be found a consolidation of the adjusted statements relating to the claims, as computed, of the exhibitors for refund of duties paid upon imported exhibits which, having remained under customs supervision, were duly withdrawn for transportation and exportation.

STATUS OF EXHIBITS INSTALLED IN CONCESSIONS TO WHICH A SPECIAL ADMISSION FEE WAS CHARGED.

A question arose in regard to the status of exhibits imported for the Mexican Village, Chinese Village, and the Japanese Village, within the Exposition grounds, to which special fees of admission were charged. There was incorporated in article 17, Special Customs Regulations of August 3, 1895 (S. S. 16369), a provision the prototype of which does

not appear in the regulations devised at previous international expositions, said article reading as follows:

> Articles imported for sale or exhibition in what is termed "The Terrace" [which is a locality external to and not strictly included within the customs limits of the Cotton States and International Exposition] must be appraised and entered for payment of duty before being installed.

The exclusion of whatever foreign installations might be made in the so-called Terrace from the privileges of the act of August 18, 1894, was based upon the understanding that it was customary to make a special charge for admission to concessions of this character, and that the merchandise imported was not intended for the sole purpose of exhibition. This matter had been the subject of controversial consideration at foregoing expositions. It therefore appeared appropriate that some determinate line of action should be followed.

I made a ruling to the effect that an entry for consumption must be made of all articles intended for installation in any building or structure to which a special admission fee was charged, no matter where located in the grounds, for the reason that if the aforesaid article 17 precluded certain concessions comprised within the Terrace from the benefit of the act of August 18, 1894, all other similar concessions established within the grounds were liable to the same administrative treatment, if discrimination was to be avoided.

With a view to a decision either that concessionaires of this class are to be recognized as bona fide exhibitors, entitled to all the privileges intended for their benefit under the special act and the special regulations governing the Cotton States and International Exposition, or that they were to be classed as actual importers, possessed of no peculiar rights apart from the status accorded to them under the general laws and the Customs Regulations, a ruling thereon was requested from the Secretary of the Treasury.

The ruling was issued in Department letter of October 28, 1895, and was to the effect that "merchandise imported for exhibition under a fee is analogous to merchandise imported for sale, and is not entitled to free entry under the act exempting from duty articles imported for the Exposition at Atlanta." The concessionaires submitted without complaint to the procedure prescribed. We were relieved, under this ruling, from maintaining continuous customs supervision of such articles as had been entered by them for payment of duty, whereby they might maintain a claim for refund of duties, less 1 per cent, upon articles exported at the close of the Exposition.

TRANSPORTATION ROUTES OVER WHICH IMPORTED EXHIBITS WERE CARRIED.

A certain amount of difficulty was encountered in the fact that all the transportation routes to the port of Atlanta had not made ample provision in the way of being bonded for customs purposes; this obstacle was finally overcome, however, by the combined efforts of different companies to provide for the due transportation of appraised and unappraised exhibits to this station.

In connection with this subject it may be stated that 253 cases, containing all the exhibits from China and Japan, were conveyed over the Canadian Pacific Railway from Vancouver, British Columbia, to Ogdensburg, thence to Atlanta. Not one package of goods imported for this Exposition was brought by way of Tacoma or San Francisco and the American railways, the articles transported in bond from San Francisco

having been warehoused at the close of the California Midwinter International Exposition.

This foreign corporation, under our liberal procedure, transported all of the cases containing oriental merchandise and over one-seventh of the entire number of cases or packages received at this station.

It is to be regretted that the liberal regulations made by the Treasury Department for the transportation of foreign exhibits did not benefit any of the American transcontinental railroads, as the freight earnings on this class of exhibits seem to have inured to the advantage of their Canadian competitor.

UNDERVALUATION.

There was one instance of undervaluation reported by the examining and appraising officers. The merchandise comprised certain statuettes in the Danish section, Liberal Arts Building. Due notice of advance in value upon appraisal was sent to the exhibitor for his information, under article 846, General Customs Regulations of 1892. A special form suitable for use at this station, containing the essential features set forth in Cat. No. 600 id, was prepared, together with the importer's responsive notice to you claiming reappraisement. (Cat. No. 601, article 847, id.)

The exhibitor stated that it would be inconvenient for him to await final action, in due course, by the United States general appraisers at the port of New York, as his departure from this country was to take place prior to any possible disposition of his case in said office. It appeared to be desirable that official treatment and determinative action should be obtained in this and other cognate matters, and that a general appraiser, who was en route to another collection district under an assignment for similar functions, be advised to reappraise the articles in question.

The Treasury Department, under its letter of November 20, 1895, informed this office that the president of the Board of General Appraisers had been requested to assign a general appraiser to the duty of considering appeals of this character at the Exposition.

General Appraiser T. S. Sharretts, who was assigned to this duty, disposed effectively of the questions involved.

EXHIBIT A.

SPECIAL REGULATIONS AND INSTRUCTIONS FOR THE ADMINISTRATION OF CUSTOMS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

[S. S. 15349. Circular.]

TREASURY DEPARTMENT, *October 10, 1894.*

To Collectors and other Officers of the Customs:

The attention of collectors and other officers of the customs is invited to section 3 of the act "making appropriations for sundry civil expenses of the Government for the fiscal year ending June 30, 1895," approved August 18, 1894, which is as follows:

"SEC. 3. For an exhibit by the Government of the United States of such articles and materials as illustrate the function and administrative faculty of the Government, to be made at the Cotton States and International Exposition, to be held at Atlanta, Georgia, in the year eighteen hundred and ninety-five, and for the employment of proper persons as officers and assistants by the board of management hereinafter created, and for the maintenance of the building hereinafter provided for, and

for other contingent expenses incidental to the Government exhibit, to be approved by the chairman of the board of management and by the Secretary of the Treasury upon itemized accounts and vouchers, one hundred and fifty thousand dollars, or so much thereof as may be necessary, to be disbursed by the board of management, of which not exceeding ten thousand dollars shall be expended for clerical services. And to secure a complete and harmonious arrangement of said Government exhibit a board of management shall be created, to be charged with the selection, purchase, preparation, transportation, arrangement, safe-keeping, exhibition, and return of such articles and materials as the heads of the Executive Departments, the Smithsonian Institution and National Museum, and the United Fish Commission may respectively decide shall be embraced in said Government exhibit. The President may also designate additional articles for exhibition. Such board shall be composed of one member to be detailed by the head of each Executive Department, one by the head of the Smithsonian Institution and National Museum, and one by the head of the United States Fish Commission, and the President shall name one of said members as chairman.

"But the United States shall not in any manner nor under any circumstances be liable for any of the acts, doings, proceedings, or representations of the said Cotton States and International Exposition, organized under the laws of the State of Georgia, its officers, agents, servants, or employees, or any of them, or for the service, salaries, labor, or wages of said officers, agents, servants, or employees, or any of them, or for any subscriptions to the capital stock, or for any certificates of stocks, bonds, mortgages, or obligations of any kind issued by said corporation, or for any debts, liabilities, or expenses incidental to the exposition: *Provided, however,* That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges, under such regulation as the Secretary of the Treasury shall prescribe; but it shall be lawful at any time during the exhibition to sell, for delivery at the close of the exposition, any goods or property imported for and actually on exhibition in the exposition buildings or on its grounds, subject to such regulation for the security of the revenue and for the collection of import duties as the Secretary of the Treasury shall prescribe; and all such articles, when sold or withdrawn for consumption in the United States, shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of importation, and all penalties prescribed by law shall be applied and enforced against such articles and against the persons who may be guilty of any illegal sale or withdrawal: *And provided further,* That medals, with appropriate devices, emblems, and inscriptions, commemorative of said Cotton States and International Exposition, and of the awards to be made to exhibitors thereat, be prepared at some mint of the United States, for the board of directors thereof, subject to the provisions of the fifty-second section of the coinage act of eighteen hundred and seventy-three, upon the payment of a sum not less than the cost thereof; and all the provisions, whether penal or otherwise, of said coinage act against the counterfeiting or imitating of coins of the United States shall apply to the medals struck and issued under this section.

"For taking down the Government main building, erected for the Government exhibit at the World's Columbian Exposition, and its transportation, or so much of the material thereof as may be available, and its reerection upon the site selected for the said Cotton States and International Exposition, including the purchase of such new material as may be found necessary, fifty thousand dollars, or so much thereof as may be necessary, to be disbursed by the Secretary of the Treasury: *Provided,* That if it be found impracticable to take down, transport, and reerect said building for the sum herein appropriated, then the Secretary of the Treasury shall cause a new building to be erected upon said site of the Cotton States and International Exposition for the Government exhibit at a cost not to exceed fifty thousand dollars, for which purpose the amount herein appropriated is hereby made available: *Provided always,* That the United States shall in no manner and under no circumstances be liable for any bond, debt, contract, expenditure, expense, or liability of any kind whatever of the said Cotton States and International Exposition, its officers, agents, servants, or employees, or incident to or growing out of said Exposition, nor for any amount whatever in excess of one hundred and fifty thousand dollars and of the fifty thousand dollars herein authorized; and the heads of the Executive Departments, the Smithsonian Institution and National Museum, and the United States Fish Commission, and the board of management herein authorized, their officers, agents, servants, or employees shall in no manner and under no circumstances expend, or create any liability of any kind for, any sum in excess of the appropriations herein made, or create any deficiency."

In conformity with the above act and by virtue of the authority therein conferred upon the Secretary of the Treasury, it is hereby directed that the regulations issued by this Department on November 5, 1891 (Synopsis 12056), governing the free impor-

tation of articles for exhibition at the World's Columbian Exposition at Chicago, and all other regulations governing the customs business at said Exposition, shall be applied, so far as practicable, to the Cotton States and International Exposition, for which purpose the name "Atlanta" shall be substituted for the name "Chicago" whenever the latter shall appear in said regulations; and the words "Cotton States and International Exposition" shall he substituted for the words "World's Columbian Exposition" whenever the latter may appear.

The entry of exhibits at Atlanta, and the records there kept, will be under the same forms as were established at the Columbian Exposition at Chicago.

JOHN G. CARLISLE, *Secretary.*

(No. 5.) JOINT RESOLUTION authorizing foreign exhibitors at the Cotton States and International Exposition to be held in Atlanta, Georgia, in eighteen hundred and ninety-five, to bring to this country foreign laborers from their respective countries, for the purpose of preparing for and making their exhibits.

Whereas the Cotton States and International Exposition Company of Atlanta, Georgia, have extended invitations, which have been accepted by the several nations, and space for installing foreign exhibits has been applied for and duly apportioned, and concessions and privileges granted by the Exposition management to the citizens and subjects of foreign nations; and

Whereas for the purpose of securing the production upon the Exposition grounds of scenes illustrative of the architecture, dress, habits, and modes of life, occupation, industries, means of locomotion and transportation, amusements, entertainments, and so forth, of the natives of foreign countries, it has been necessary for the Cotton States and International Exposition Company to grant concessions and privileges to certain firms and corporations conceding the right to make such productions; therefore,

Resolved in the Senate and House of Representatives of the United States of America in Congress assembled, That the act of Congress approved February twenty-sixth, eighteen hundred and eighty-five, prohibiting the importation of foreigners under contract to perform labor, and the acts of Congress prohibiting the coming of Chinese persons into the United States, and the acts amendatory of these acts, shall not be so construed, nor shall anything therein operate to prevent, hinder, or in anywise restrict any foreign exhibitor, representative, or citizen of a foreign nation, or the holder, who is a citizen of a foreign nation, of any concession or privilege from the Cotton States and International Exposition Company of Atlanta, Georgia, from bringing into the United States, under contract, such mechanics, artisans, agents, or other employees, natives of their respective foreign countries, as they, or any of them, may deem necessary for the purpose of making preparations for installing or conducting their exhibits or of preparing for installing or conducting any business authorized or permitted under or by virtue of or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Georgia, in connection with such Exposition: *Provided, however,* That no alien shall by virtue of this act enter the United States under contract to perform labor except by express permission, naming such alien, of the Secretary of the Treasury; and any such alien who may remain in the United States for more than one year, after the close of said Exposition, shall thereafter be subject to all the processes and penalties applicable to aliens coming in violation of the alien-contract-labor law aforesaid.

Approved, January 21, 1895.

EMPLOYEES OF EXHIBITORS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION OF ATLANTA, GA.

[Circular No. 107.]

TREASURY DEPARTMENT, *June 1, 1895.*

Congress having passed a joint resolution authorizing foreign exhibitors at the Cotton States and International Exposition at Atlanta, Ga., to bring to this country foreign laborers from their respective countries for the purpose of preparing for and making their exhibits, which was approved by the President January 21, 1895, commissioners of immigration and collectors of customs are hereby charged with the duty of admitting such employees under the following regulations:

1. Upon the arrival of any such employee at any port of the United States the commissioner of immigration at such port, or, where there is no commissioner of

immigration, the collector of customs at such port, will satisfy himself that such person is entitled to admission into the United States under the provisions of said joint resolution, and will thereupon permit him or her to land, and issue to him or her a certificate in accordance with the facts ascertained, and file in his office a memorandum thereof.

2. Certificates in the form hereto annexed will be used, and the stub attached with the blanks filled will be regarded as the memorandum to be filed. Immigration officers will make requisition for such number of certificates as may be required.

3. When any such certificate is returned by its holder, preparatory to departure for the country from which he or she came, the fact of such surrender and departure, and the date thereof, will be indorsed across the face of the certificate and entered upon the corresponding stub, and the certificate shall then be filed for reference.

4. In one year after the close of said exposition, commissioners of immigration and collectors of customs who have issued such certificates will report to the Treasury Department the number issued, and whether any holder thereof (giving name) has failed to surrender his or her certificate and depart from the country; and in case any such holder depart from a port other than that at which he or she entered, the commissioner or collector to whom the certificate may be surrendered will transmit the same without delay to the officer who issued it, or his successor.

S. WIKE, *Acting Secretary.*

[S. S. 16369.]

CUSTOMS REGULATIONS—COTTON STATES AND INTERNATIONAL EXPOSITION, AT ATLANTA, GA.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., August 3, 1895.

The act of Congress approved August 18, 1894, provides—

"That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges, under such regulation as the Secretary of the Treasury shall prescribe; but it shall be lawful at any time during the exhibition to sell for delivery at the close of the Exposition any goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds, subject to such regulation for the security of the revenue and for the collection of import duties as the Secretary of the Treasury shall prescribe; and all such articles, when sold or withdrawn for consumption in the United States, shall be subject to the duty, if any, imposed upon such article by the revenue laws in force at the date of importation, and all penalties prescribed by law shall be applied and enforced against such articles and against the persons who may be guilty of any illegal sale or withdrawal."

Under the special authority conferred by the above section, the following regulations are hereby prescribed for the administration of the customs at the above-named Exposition, and the regulations issued on October 10, 1894 (Synopsis 15349), are accordingly modified and extended:

1. In order to secure the privilege of free entry above accorded, every package destined for the Exposition should have affixed to it by the foreign shipper one or more labels representing the flag of the country to which it belongs. This label should be about 8 by 12 inches in size, and should bear across the face, in plain black letters, the inscription: "Exposition at Atlanta."

All packages should be plainly marked as follows:

(1) "Surveyor of Customs, Atlanta."
(2) "Exhibits for Cotton States Exposition."
(3) Name of consignee or agent at the port of first arrival in the United States.
(4) The shipping marks and numbers.
(5) Name and address of the exhibitor.

2. Every exhibit shall be accompanied by an invoice in duplicate, which shall show the name of the exhibitor, the marks and numbers of the packages, with a description of their contents, and a declaration of the quantity and the market value of each separate kind thereof in the country of production. This invoice must be signed by the exhibitor, but will require no further verification. One of the invoices will be transmitted by mail to the surveyor of customs at Atlanta, and the other to the consignee of the goods at the port of first arrival.

3. As a matter of convenience, it is recommended that all packages intended for the Exposition shall be consigned to an agent, or forwarder, or commissioner, at the port of first arrival, who will attend to customs business incident to the transfer of packages from the importing vessel to a bonded route for transportation to Atlanta.

All of the bonded transportation lines will discharge their freight at stations in Atlanta to be arranged within the Exposition grounds, and packages marked as suggested in article 1 may be taken to their respective divisions as soon as they have been identified by the customs officers.

4. The names of duly bonded companies will be furnished by collectors of customs at the ports of arrival. The goods may be transported to Atlanta by companies duly bonded for the carriage of either appraised or unappraised merchandise. Examination and appraisal of exhibits at the port of original entry are hereby waived.

5. The consignee of the merchandise at the first port of arrival must present at the custom-house the invoice above described, with a bill of lading and an entry in duplicate made out upon the special form to be prescribed for this purpose by the Treasury Department, which will show the name of the foreign shipper or owner, the name of the importing vessel, the marks and numbers of the packages, with a statement of the nature of their contents and of their foreign value, as declared in the invoice. The entry must also indicate the bonded route by which the goods are to be transported to Atlanta, and must be signed by the consignee. No other declaration will be required. The consolidation of different shipments on one entry will not be allowed; such practice having obtained in regard to previous expositions has proved to be a fruitful source of confusion. Each entry will comprise, therefore, the consignment of a single exhibit only. The goods will be consigned, on the customs entry, to "Surveyor of Customs, Atlanta," and there need be no computation of duties upon this entry, but the amount charged against the bond of the transportation company shall be double the invoice value.

6. The collector will thereupon issue a special permit bearing the words "Atlanta Exposition," authorizing the transfer of the goods from the ship to the bonded railroad for transportation to Atlanta, and will record and file one of the entries in his office and send the other by mail, with the invoice, to the surveyor at Atlanta.

7. The permit will be taken by the agent or consignee to the inspector on board the importing vessel, who will thereupon send the goods, by a cartman duly licensed, to be delivered under the supervision of a customs officer to the transportation company.

8. The consignee will also prepare a manifest of the goods, which, after being duly certified, will be handed to the conductor of the car containing the same, and a duplicate copy must be sent by mail to the surveyor of customs at Atlanta. Upon the arrival at Atlanta of any car containing such articles, the conductor or agent of the railroad company will report such arrival by the presentation of the manifest to the customs officer designated to receive it, who shall compare the same with the copy received by mail, and superintend the opening of the car, taking care to identify the packages by marks and numbers as described in the manifest. No imported article shall be deemed eligible to treatment under these regulations unless they shall have been duly accepted as exhibits by the director-general.

9. These regulations will also apply to goods sent to the Exposition from foreign contiguous territory. All articles destined for the Exposition arriving from Canada or Mexico, on through cars under consular seal, must be consigned by the foreign shipper to the "Surveyor of Customs" at Atlanta, and on entry being made as in the case of goods arriving at the seaboard, a permit will be issued for the transfer of the goods directly to the Exposition grounds.

10. The buildings and spaces set apart for the purposes of the exposition are constituted "constructive bonded warehouses and yards," and all foreign articles placed therein under the supervision of the customs officers, and which have been specially imported for exhibition therein, will be treated the same as merchandise in bond. No warehouse entry will be required at Atlanta in order to obtain entrance for such goods, but the latter will be kept under customs supervision, in accordance with the general regulations governing merchandise in bonded warehouses, except as herein otherwise provided for. The customs officer in charge at the Exposition will keep a special record, in the form of a warehouse ledger, of all invoices, assigning a serial number to the same in order of their reception.

11. After the packages have been placed in the proper section they will be opened under customs supervision and their contents compared with the specifications in the invoice. A record of the same will be made in a suitable book by the customs officer for the purpose of subsequent identification. The examination and appraisal of the goods will be made by the appraising officer in due course. All the proceedings relating to examination, appraisement, and liquidation shall be the same as in the case of ordinary importations. A place will be provided for the storage of empty packages, which must be numbered and recorded for purposes of identification.

12. The articles, after having been installed in the Exposition, will remain under the custody of the customs officers, and must not be removed from the place assigned without a permit from the surveyor of customs or the officer who may be designated by him to grant such permit. In no case shall such articles be released from the custody of the customs officers unless the same shall have been regularly withdrawn for consumption, for warehouse, or for export.

The requisite number of customs inspectors will be stationed at the places containing foreign exhibits; an inspector will take charge of each section, which shall be numbered and designated as a customs division. A list of the articles entered as exhibits in his section will be furnished to each of such inspectors, who shall retain a copy thereof for the purpose of subsequent identification.

13. Under the special act of Congress establishing the Cotton States and International Exposition, sales are permitted during its continuance, but delivery of goods sold is to be withheld until the close of the Fair. The enforcement of this latter restriction devolves properly upon the Exposition authorities, who, being in control of the local police, are responsible for the protection of the exhibits. When the duties have been received by the surveyor upon the merchandise contained in any exhibit, he will regard such exhibit as released from customs control, except so far as concerns the supervision necessary to secure export with refund of duty.

Any exhibitor intending to dispose of all or a portion of his exhibits will be allowed at any time to make entry for consumption and to pay the duties thereon, subject to a refund of the duty actually paid upon any portion of the same which shall not be removed from the Exposition until duly exported in bond therefrom. Whenever any exhibitor shall notify the surveyor of his desire to avail himself of this privilege and shall furnish an itemized invoice his exhibit will be at once appraised and assessed for duty, in order that entry may be made and duty paid accordingly.

Exhibitors who desire to avoid the delays and confusion which are likely to attend the breaking up of the Exposition are invited to avail themselves of the opportunity herein offered for payment of duty in advance of sales.

14. Withdrawal from bond can not be made for less than one entire package, but in case of accidental damage or destruction it is not intended to assess duties upon such articles as shall not have entered into actual consumption in this country.

15. At the close of the Exposition all goods intended for exportation will be transported in bond to the seaboard or exterior port, and exported therefrom under the general regulations for immediate export in bond as modified by special regulations to be in due time provided.

16. Any merchandise imported by an exhibitor in excess of the articles duly installed as exhibits will be placed and retained in a storage warehouse at the expense of the importer until duly entered for payment of duty or exportation. Withdrawals of merchandise stored under these conditions, if made for the purpose of placing the same within the Exposition, will be treated under the provisions for entry on arrival at first port of entry, and no duty will be required to be paid. Such merchandise must be delivered at the Exposition in charge of a customs officer.

Goods which have been imported by exhibitors in excess of those used as exhibits, and stored on their account, may be withdrawn at any time for consumption on payment of duty and charges. Whenever duty-paid goods of this class shall be exported without having left the custody of the surveyor, the duty paid thereon, less 1 per cent, will be refunded, provided the duty paid on any such exported package shall have amounted to $50. Exhibits entered for exportation without payment of duty are not subject to appraisement.

17. Articles imported for sale or exhibition in what is termed "The Terrace" (which is a locality external to and not strictly included within the customs limits of the Cotton States and International Exposition) must be appraised and entered for payment of duty before being installed.

Articles brought by proprietors or managers of theatrical exhibitions for temporary use may be entered free of duty upon the filing of satisfactory bonds for their export within six months after such importation, as provided for in paragraph 596 of the tariff act.

18. It is to be distinctly understood that the United States is not liable for any loss, casualty, or injury to the merchandise imported as exhibits at the Exposition, nor for any debt, contract, or expense incident to the transportation, care, or treatment of such merchandise.

19. Additional special regulations will be provided in due time covering the withdrawal of exhibits for consumption, transportation, or exportation at the close of the Exposition.

20. All entries, invoices, permits, abstracts, and reports relating to merchandise imported under the act of August 18, 1894, must be separately made and must be stamped with the words, "Cotton States and International Exposition."

21. The privileges granted by virtue of these regulations are intended solely for the benefit of exhibitors at the Cotton States and International Exposition, and with the view of relieving them, so far as practicable, of delays and vexations in connection with the customs business pertaining to their importations.

Any attempt to take advantage of these regulations in order to evade the tariff laws of the United States will subject the offender to all the penalties prescribed by those laws, including confiscation of goods and fine and imprisonment.

W. E. CURTIS, *Acting Secretary.*

LOCAL RULES FOR THE GUIDANCE OF THE CUSTOMS OFFICERS ON DUTY AT THE COTTON STATES AND INTERNATIONAL EXPOSITION.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., September 20, 1895.

The period of supervising and checking out and the installation of foreign exhibits is now upon us and the greatest industry and intelligence must be exercised by the members of the customs force in order that this important part of our work shall be properly done, with particular reference to obtaining complete inventory—records of the contents of cases or packages, comparison being made with the specifications thereof, as set forth in the accompanying invoices. Your particular attention is called to the labeling of the cases when emptied and of the articles as displayed with the special oval-shaped stickers already prepared and used in the various sections. The printed customs cards that have been furnished should be placed conspicuously among the various exhibits that are within our jurisdiction.

Every space containing foreign exhibits has been designated as a customs section, over which constant supervision must be exercised. It must be borne in mind that the commingling of bonded and free exhibits is absolutely prohibited. Inspectors are especially directed to exercise the greatest vigilance in their respective sections to prevent any unauthorized removals or transfer of articles in bond that may be attempted; the exhibitors or their representatives should be frequently instructed in regard to the regulations, and cautioned that all violations of the revenue laws of the United States will be prosecuted to the fullest extent and that, in proper cases, the forfeiture of the entire installation will be strictly enforced. A detailed report is now being prepared by the clerical staff, in relation to the foreign exhibits now installed in the sections of each building or bonded space, and a list of the articles entered for installation in the respective sections will be furnished to the inspectors, who will retain a copy thereof after certifying the receipt of the original, which will then be transmitted to headquarters.

The officers on duty during the daytime should fully inform the night officers as to the location of bonded exhibits and any changes that may have occurred during their watch in the arrangement or the disposition of the articles. Whatever questions may arise concerning the enforcement of the regulations should be promptly reported to the officer in charge of the building, in order that they might be referred to the central offices through the chief inspector.

Members of the force will appreciate the necessity of exercising not only caution in the discharge of their duties, but tact, courtesy, and discretion in their intercourse with the exhibitors, the officers of the Exposition, and the members of the Exposition police force; every reasonable facility should be extended to the exhibitors, so that they might speedily complete their installations in conformity with the spirit, as well as the letter, of the liberal regulations devised and promulgated by the Treasury Department for the purpose of relieving them from delay and vexation in connection with the customs business pertaining to their importations.

I have appended for your instruction, under Exhibit A, extracts from the General Customs Regulations of 1892 that relate to powers and duties of officers of customs, so far as the right to arrest, search, and seize under the revenue laws is concerned.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

EXHIBIT A.

EXTRACTS FROM THE CUSTOMS REGULATIONS.

ART. 942. The powers of arrest, search, and seizure under the revenue laws, as well without as within their respective districts, are conferred by statute upon all officers of revenue cutters, special agents appointed by the Secretary of the Treasury, and persons specially appointed for the purpose by a collector, naval officer, or surveyor: *Provided* such special appointments be in writing and filed in the custom-house where it is made.

ART. 941. Every such officer, agent, or person is authorized to require any person within 3 miles to assist him, if necessary, in making an arrest, search, or seizure under the revenue laws, and any person so summoned and neglecting to comply, without reasonable excuse, is guilty of a misdemeanor, and liable to a fine for such neglect.

Officers and their assistants are authorized, for such purpose, to enter and pass through lands, inclosures, and buildings, not dwellings, in the night or day.

ART. 942. Any person interfering with such officers and assistants in the discharge of their duty, or offering them presents or bribes to influence or reward their acts, is liable to severe penalties; but every officer exercising any of these powers is required to make known his character if questioned. Personating an officer of the revenue subjects the offender to severe punishment.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., September 21, 1895.

Mr. KIRBY S. TUPPER, *Chief Clerk,* and
Mr. JOHN W. MURPHY, *Chief Inspector,*
Cotton States and International Exposition, Atlanta, Ga.

GENTLEMEN: All buildings and inclosures containing bonded exhibits must be under continuous customs supervision. You will therefore effect such a distribution of the corps of inspectors that all the sections shall be actually patrolled, submitting as soon as possible a report upon the assignments made. A form covering this branch of the work is annexed for your observation.

In case an adequate force has not been obtained for the purpose herein specified, you will make such suggestions as you may deem proper.

With the view of assisting you in this investigation and in the preparation of this report, I have requested Special Agent C. A. Macatee to cooperate in person with you, or to assign for this function one of his assistants on duty at this station.

The appended list of customs stations and divisions thus far designated will serve as a guide. In connection with this subject, I advise you that, as the installations are now being completed, records should be prepared at an early date of the exhibits, with adequate specifications for the use of the inspectors, in order that they may have positive information as to the merchandise installed in their respective assignments.

Your attention is particularly called to articles 10, 11, 12, and 13, Special Customs Regulations of August 3, 1895, and to the local rules issued from this office September 20, 1895.

You will observe the final provision in article 11, relative to the storage of empty packages, which must be numbered and recorded for purposes of identification, and make such special report as may appear proper after examining the premises set apart for this purpose relative to their condition, as required under article 675, Customs Regulations of 1892.

You will duly instruct Customs Inspector J. S. Andrews to complete the records and documents relating to the transfer of foreign exhibits from the terminals in Atlanta to the warehouses in the Exposition grounds.

Respectfully yours,

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., September 24, 1895.

To the Foreign Exhibitors at the Cotton States
and International Exposition, Atlanta, Ga.:

Foreign exhibitors are notified hereby that they must have their entries prepared in due time so that the customs officials may take proper action thereon.

While it is considered proper to extend every facility to the exhibitors in the preparation of custom-house papers, it is not permissible that revenue officers shall act as custom-house brokers. Hereafter, whatever information may be requested as to forms and methods of procedure will be cheerfully extended, but the actual custom-house brokerage business must be taken care of by the exhibitors themselves.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 14, 1895.

Mr. C. C. SMITH,
Chief Inspector of Customs, Cotton States and International Exposition.

SIR: You are hereby instructed to assign Inspector G. W. Shelverton, at present acting as captain of the night reliefs, to special duty in the Liberal Arts Building, and Inspector J. M. Stocker to duty as captain of the night reliefs until further orders, these transfers to take effect October 25, 1895.

You will prepare, for the observation of this office, a weekly report as to the time records maintained within the various customs divisions at this station.

Respectfully yours,

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 21, 1895.

Mr. C. C. SMITH,
Chief Inspector of Customs, Cotton States and International Exposition.

A complete list of the installations of imported exhibits at the Cotton States and International Exposition having been provided for the use and guidance of customs officials on duty at this station, careful investigation must be made from time to time, with a view to ascertaining whether, as required under the local rules of September 20, 1895, the customs caution cards have been duly placed and retained among the various exhibits not yet released from customs control.

Customs inspectors should be frequently instructed in regard to the aforesaid rules, especially the one relating to the prohibition of the commingling of bonded and free exhibits. Under section 12, Special Customs Regulations of August 3, 1895, it is requisite that lists of articles entered as exhibits shall be prepared for the use of inspectors on station duty from the records already made at the central office in the grounds; any changes arising therein by reason of release permits under entries for consumption must be noted immediately.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 24, 1895.

Chief Clerk H. A. BAXTER, and
Chief Inspector C. C. SMITH,
Cotton States and International Exposition.

GENTLEMEN: With a view to expeditiously ascertaining the status of the various consignments stored or installed in the various buildings and inclosures at this Exposition, you are hereby instructed to make a preliminary report to this office at as early a date as is practicable in reference to the condition of the records and the integrity of all the consignments of merchandise not covered by "Exposition permits to deliver and release," issued by the surveyor of customs, on payment of duty.

Properly prepared caution cards with due notations must be placed and retained in the sections, and, for purposes of ready identification, complete lists of articles remaining under customs supervision should be placed in the hands of inspectors on station duty, as provided for in article 12, Special Customs Regulations of August 3, 1895.

Whenever an exhibitor states that he is not desirous of actually installing the contents of any case, said case must be at once corded and sealed, and retained intact under customs custody.

If there should be delay in the initiation of the installations, the merchandise must be stored in this office.

Respectfully yours,

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., November 6, 1895.

To the Customs Officers on duty at the Cotton States and International Exposition:

The customs officers on duty at this station are hereby informed that they must refrain from participating in any of the celebrations or other ceremonies attendant upon the formal inauguration of the various foreign buildings and sections at the Cotton States and International Exposition during their hours of duty.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., September 24, 1895.

To the Foreign Exhibitors at the Cotton States and International Exposition, Atlanta, Ga.:

Foreign exhibitors are notified hereby that they must have their entries prepared in due time so that the customs officials may take proper action thereon.

While it is considered proper to extend every facility to the exhibitors in the preparation of custom-house papers, it is not permissible that revenue officers shall act as custom-house brokers.

Hereafter, whatever information may be requested as to forms and methods of procedure will be cheerfully extended, but the actual custom-house brokerage business must be taken care of by the exhibitors themselves.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 1, 1895.

To the Customs Officers on duty at the Cotton States and International Exposition:

Your attention is called to a Department letter dated September 27, 1895, upon the subject of the right to make warehousing entries at this customs station.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., September 27, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 19th instant upon the question whether foreign exhibitors at the Cotton States and International Exposition will be allowed to enter their exhibits under warehousing entries has been received.

In reply, you are advised that if proper facilities for warehousing goods are furnished in like manner as was the case at the World's Columbian Exposition, Midwinter Fair, and other exhibitions, the action of Deputy Surveyor Donaldson in granting such privilege in the present instance is approved.

Respectfully yours,

W. F. CURTIS, *Acting Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 21, 1895.

For the information and guidance of customs officers and exhibitors at the Cotton States and International Exposition, a copy of a telegram received from the Treasury Department is hereby issued.

_____ _____,
Deputy Surveyor in Charge.

WASHINGTON, D. C., *October 19, 1895.*

SURVEYOR OF CUSTOMS, *Atlanta, Ga.:*

Department declines to allow free distribution of miniature bottles as samples at Exposition except on payment of duty.

S. WIKE, *Acting Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 25, 1895.

The attention of customs officers and of exhibitors at the Cotton States and International Exposition is called to a ruling by the Treasury Department enunciated in its letter dated October 23, 1895, a copy of which is subjoined, to the effect that imported business cards printed in English are subject to duty if they are of commercial value.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 23, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received, by reference from you, a letter dated the 17th instant, from Mr. Walter A. Donaldson, special deputy in charge at the Exposition, in regard to a claim for the free entry and distribution at the Exposition of certain business cards, samples of which you inclose.

The matter is referred to the Department for a ruling whether such articles can be admitted free of duty.

In reply, the Department has to state that, where such cards are printed in English, they are undoubtedly dutiable under the law, provided they shall be returned by the appraising officer as of dutiable commercial value.

You will be governed accordingly.

Respectfully yours, S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 30, 1895.

For the information and guidance of customs officers on duty at this station the following departmental letter, in regard to the status of concessions to which a special fee is charged for admission, is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 28, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received your letter of the 18th instant, in regard to the status of merchandise imported for the Mexican Village at the Atlanta Exposition, where a special fee is charged for admission to the inclosure.

In reply, you are informed that the Department holds that merchandise imported for exhibition under a fee is analogous to merchandise imported for sale, and is not entitled to free entry under the act exempting from duty articles imported for the Exposition at Atlanta.

You will be governed accordingly.

Respectfully yours, S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

For the information and guidance of customs officers on duty at this station the following departmental letter, in regard to the repacking of the contents of imported exhibits, is hereby published.

Upon the filing, by the exhibitor, of an application for the repacking privilege accorded by the Treasury Department, a customs official will be detailed to supervise the repacking.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 23d instant, inclosing a translated copy of a communication received by you from the French commissioner at the Exposition, in which he brings up the question of the repacking of the contents of cases. You state that many of the foreign exhibitors have already made verbal inquiries regarding the same matter. You recommend granting to the exhibitors the privilege of repacking their exhibits under customs supervision into smaller boxes for consumption or for exportation, the latter to be covered by warehouse bond.

In accordance with your recommendation, the Department hereby authorizes you to grant the application of the commissioner and exhibitors in the above matter.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., November 2, 1895.

For the information and guidance of customs officers on duty at this station the following departmental letter, upon the subject of the status of the Chinese concession, which is comprised within "The Terrace," is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 26th instant, reporting upon letter addressed to this Department by William H. Black, attorney for the Chinese concessionaires. Mr. Black asks that the merchandise in the Chinese concession which is comprised within "The Terrace" shall be included within the purview of the special regulations established for the supervision of the Exposition.

In reply, you are informed that the Department declines to modify its regulations in the matter referred to. The exclusion from customs limits of "The Terrace" was based upon a resolution of the board of directors of the Exposition, declaring "The Terrace" to be outside the lines of the Exposition proper.

The Department considers the present status of the matter proper for the safety of the revenue.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., November 1, 1895.

For the information and guidance of customs officers on duty at this station the following departmental letter, in regard to the free distribution of the articles comprised within the Venezuelan exhibit, is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 26th instant has been received, in which you inclose correspondence between your deputy, Mr. Donaldson, and the Venezuelan commissioner in regard to the free distribution of articles comprised within the Venezuelan exhibit.

The commissioner asks that all the goods in the Venezuelan exhibit may be exempted from duty, because it is the intention of the commissioner to distribute them free to institutions and individuals for the purpose of diffusing a better knowledge of the productions of Venezuela.

You have declined acceding to this request, and the Department approves of such declination. It is held that the motive of courtesy to the Venezuelan commissioner will not justify the special treatment of the articles referred to, which is requested.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., November 5, 1895.

For the information and guidance of customs officers on duty at this station the following departmental letter, in reference to the subject of antidiphtheritic serum, is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 1, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received letter of the deputy surveyor in charge at the Exposition transmitting by reference letter from Hillman Bros. in regard to the duty on antidiphtheritic serum, with his reply thereto.

The reply is approved hereby, and the course of the deputy surveyor in the matter is in conformity with the law.

An appeal from the decision of the collector at New York was taken to the Board of General Appraisers, the collector having exacted duty on the article as a medicinal preparation. The Board of General Appraisers decided it to be free, but the collector has appealed from their decision. Pending such appeal duty must be exacted.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 21, 1895.

For the information and guidance of customs officers and exhibitors at the Cotton States and International Exposition, a copy of a telegram received from the Treasury Department is hereby issued.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

WASHINGTON, D. C., *October 19, 1895.*

SURVEYOR OF CUSTOMS, *Atlanta, Ga.:*

Department declines to allow free distribution of miniature bottles as samples at Exposition, except on payment of duty.

S. WIKE, *Acting Secretary.*

NOVEMBER 14, 1895.

The above ruling is modified by instructions contained in a Department letter dated November 12, 1895.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 12, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to letter of your deputy in charge of the Exposition, dated November 5, referred by you to this Department, I have now to inform you that in accordance with the instructions mailed you yesterday, the free entry, under certain conditions, of samples of spirits, etc., may be allowed at the Exposition, and the telegram of October 19 is accordingly revoked.

Respectfully yours, C. S. HAMLIN, *Assistant Secretary.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., December 11, 1895.

For the information and guidance of customs officers on duty at this station, the following Department letter in regard to allowing drawback in instances where an appreciable interval has occurred between the appraisal of certain exhibits and the filing of the required "notification for drawback supervision" of articles intended for immediate exportation at the close of the Exposition, is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received your letter of the 23d ultimo, in which you state that in some instances an appreciable interval has occurred between the appraisal of certain exhibits and the filing of the required "notifications for drawback supervision" of articles intended for immediate exportation at the close of the Exposition.

You ask for instructions whether drawback can be allowed in these instances provided the articles repacked for exportation can be absolutely identified by the customs officers.

In reply, your query is answered in the affirmative, provided further, that you may be satisfied in each instance that the delay in notification was not the result of willful negligence.

Respectfully yours, C. S. HAMLIN,
Assistant Secretary.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., December 11, 1895.

For the information and guidance of custom officers on duty at this station, the following Department letter in regard to allowing a reasonable refund for damage or deterioration of exhibits at the Cotton States and International Exposition is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 27th ultimo was duly received, with inclosure, the latter being a copy of a letter addressed to you by Victor Jonest, exhibitor in the French section of the Cotton States Exposition, calling attention to the damaged condition in which certain of his exhibits arrived, and stating that they were originally imported for the World's Exposition at Chicago, and have suffered deterioration from time and exposure.

In reply you are informed that inasmuch as the special regulations governing the World's Fair at Chicago were generally extended to the Cotton States Exposition, provision has been made for the appraisement of exhibits entered for consumption, in condition as found with due consideration of unavoidable wear and tear. Also, that where duties are paid in advance upon exhibits not withdrawn until the close of the Exposition, a reasonable allowance and refund may be made for damage or deterioration actually incurred by exposure at the Exposition.

No further regulations would seem to be required on the subject.

Respectfully yours,

C. S. HAMLIN.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 29, 1895.

For the information and guidance of customs officers on duty at this station, the following departmental letter, approving certain local regulations for customs supervision of imported exhibits, is hereby published. The regulations are annexed.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 21, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received, by reference from you, a copy of the proposed regulations for customs supervision of exhibits at the Atlanta Exposition upon which it is intended to claim refund on exportation under the provisions of article 13 of the revised regulations issued August 3, 1895 (S. 16369).

The proposed regulations are approved hereby and their adoption authorized.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

LOCAL REGULATIONS IN THE MATTER OF CUSTOMS SUPERVISION FOR DRAWBACK PURPOSES.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., October 15, 1895.

1. The following local procedure, under article 13, Special Customs Regulations of August 3, 1895, is prescribed hereby in the matter of the customs supervisions, at the Cotton States and International Exposition, necessary to secure the refund of duties paid less 1 per cent upon such articles as may be exported in same condition as imported at the close of the Exposition, after having been duly examined and identified.

2. Prior to, or simultaneously with, the initiation, at the Exposition grounds, of the entry for immediate consumption, Form 10, article 278, Customs Regulations of 1892, or of the withdrawal for consumption, under a warehouse or a rewarehouse entry, a suitable "notification for drawback supervision" must be filed in the office of the surveyor of the customs at Atlanta, Ga.

3. This notification should be in the subjoined form, or should contain the essential features thereof:

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

Notification for drawback supervision.

Hon. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

SIR: I hereby notify you that I desire to take advantage of the privilege provided for in the second paragraph of article 13, Special Customs Regulations of August 3, 1895, relative to drawback or refund of the duties paid, so that at the close of the Cotton States and International Exposition I may receive a refund of the duties paid upon articles which shall be duly exported. The cases are covered by I. T. entry ——, Exposition serial ——, entered for consumption on —— day of ——, 1895.

Marks.	Numbers.	Description of merchandise.

—— Building, —— section.
Respectfully yours,

—— ——.

4. This paper will contain the following indorsements:

[Indorsement A.]

Transmitted to Walter A. Donaldson, deputy surveyor in charge, for his official action.

—— ——, *Surveyor.*

[Indorsement B.]

To the Chief Inspector:

You will take note of the within notification, in the matter of customs supervision for purposes of drawback, under article 13, Special Customs Regulations of August 3, 1895.

—— ——,
Deputy Surveyor in Charge.

——, 1895.

5. The customs caution card will be removed and in its stead will be substituted the following monitory and advisory notice:

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

Under notification filed on —— day of ——, 1895, with Hon. John D. Stocker, surveyor of customs, Atlanta, Ga., these imported articles are under customs supervision for purposes of drawback or refund of duty, in conformity with article 13, Special Customs Regulations of August 3, 1895.

—— ——,
Deputy Surveyor in Charge.

6. Officers of the customs should understand that customs custody must be continuous and uninterrupted from the time of importation to the time of exportation; they should inform the exhibitors of these regulations. Whenever an exhibitor who has formally availed himself of this privilege may desire to deliver to purchasers articles thus retained under official supervision under said notification, he is hereby required to call the attention of the chief inspector to the fact that certain articles are to be delivered. Said inspector, either directly or through an assistant inspector, will check out the articles sold and delivered, keeping proper records thereof, and making due report to this office.

7. Exhibitors must be given to understand that installations covered by notifications of this kind are liable to be checked up by customs officials at any time, for the purpose of preventing the substitution of inferior articles for more valuable ones.

—— ——,
Deputy Surveyor in Charge.

Approved:

—— ——,
Surveyor of Customs.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., December 11, 1895.

For the information and guidance of customs officers on duty at this station, the following Department letter, in regard to allowing drawback in instances where an appreciable interval has occurred between the appraisal of certain exhibits and the filing of the required "notification for drawback supervision" of articles intended for immediate exportation at the close of the Exposition, is hereby published.

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received your letter of the 23d ultimo, in which you state that in some instances an appreciable interval has occurred between the appraisal of certain exhibits and the filing of the required "notification for drawback supervision" of articles intended for immediate exportation at the close of the Exposition.

You ask for instructions whether drawback can be allowed in these instances provided the articles repacked for exportation can be absolutely identified by the customs officers.

In reply, your query is answered in the affirmative, provided further, that you may be satisfied in each instance that the delay in notification was not the result of willful negligence.

Respectfully yours, C. S. HAMLIN, *Assistant Secretary.*

RULES FOR THE DELIVERY OF SAMPLES OF WINES, CORDIALS, SPIRITS, AND OTHER SIMILAR EXHIBITS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., November 15, 1895.

Application for permission to distribute gratuitously at the Cotton States and International Exposition samples of no commercial value must be made under the prescribed form and filed under a withdrawal entry in proper form with the deputy surveyor in charge, who will obtain a report made by the examiner of merchandise and approved by the acting appraiser of the port as to whether the articles claimed as samples have any commercial value. Upon the receipt of said report, which shall be indorsed upon said application, the matter will be referred to the surveyor of customs for his official action.

If a permit in the form herewith annexed be issued by said office, it will be addressed to the deputy surveyor in charge at the exposition grounds, who will deliver the articles specified, after causing a proper entry to be made in the records of his office against the warehouse or the rewarehouse entry.

In case the application relates to articles covered merely by the special Exposition entry for immediate transportation, a similar course will be pursued, when an entry for warehousing shall have been made.

The forms are prescribed as follows:

Application to distribute imported samples of no commercial value at the Cotton States and International Exposition.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

To the Surveyor of Customs, Atlanta, Ga.

SIR: Application is hereby made for permission to make gratuitous distribution of the following described samples without payment of duty:

Marks.	Numbers.	Description and quantity of samples.

Exposition serial No. ——; I. T. No. ——; ——— Building, ——— section.
——— ———, *Exhibitor.*

To ——— ———,
Examiner of Merchandise:

You will examine and make report whether the samples covered by the within application have any commercial value under Department letter of November 12, 1895.

——— ———,
Deputy Surveyor in Charge.

Exposition permit to deliver samples of no commercial value.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, 1895.

To the Deputy Surveyor in Charge:

Under the authorization contained in Department letter of November 12, 1895, you will deliver to —— —— and release from customs custody, for purposes of gratuitous distribution at the Cotton States and International Exposition, the samples of no commercial value described herein, under Exposition serial No. ——, and which were originally imported into the port of ——, in the ——, from ——, on the —— day of ——, 1895, and brought to this port by —— ——.

Duty ——.

Marks.	Numbers.	Description and quantity of samples.

Exposition serial No. ——; I. T. No. ——; —— Building, —— section.

—— ——,
Surveyor of Customs.

Any attempt to take advantage of this privilege must be reported immediately, in order that due official action may be promptly taken.

—— ——,
Deputy Surveyor in Charge.

Approved:

—— ——,
Surveyor of Customs.

To the Chief Inspector:

You will deliver to the exhibitor named in this permit, and release from customs custody the within described samples, and make report.

—— ——,
Deputy Surveyor in Charge.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 16, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department duly received, by reference from you, the letter addressed to you by your deputy in charge at the Exposition, with inclosed blank forms, etc., pertaining to the customs procedure upon the close of the Exposition.

The forms prepared for use at Atlanta are approved, as you were this day notified by telegram. It is understood that no transportation and exportation bond has been demanded of the exhibitor at previous expositions, and none seems necessary in this instance. The goods are kept continuously under customs control and are exported under customs supervision.

The new form of certificates of exportation submitted by you does not seem to be required.

The same certification which is now made at the port of shipment under transportation and exportation entries seems adequate for the proposed object. It is desirable to avoid the introduction of new forms at outside ports.

In all other respects your recommendations seem reasonable and proper, and it is expected that the business will be closed up without difficulty.

Respectfully yours,

C. S. HAMLIN, *Acting Secretary.*

SPECIAL REGULATIONS GOVERNING THE WITHDRAWAL OF IMPORTED EXHIBITS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION FOR TRANSPORTATION AND EXPORTATION.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga.

A special form of withdrawal entry for transportation and exportation of exhibits that have been entered for warehousing or for rewarehousing at the Cotton States and International Exposition and duly examined and appraised will be furnished on application by the surveyor of customs at Atlanta, Ga. This entry will be prepared in quadruplicate, by the owner or the exporter of the exhibits, if the goods are to be exported by way of a superior port; if otherwise, then in triplicate. It will be signed by him or by his authorized agent, and will specifically set forth the line of transportation and the shipping agents at the port of exportation.

The surveyor will transmit promptly to the collector at the port of exportation, and to the naval officer, if any, a copy of the withdrawal. Three copies of the manifest must be prepared with each entry, one copy to be filed with the surveyor at Atlanta, one copy to be mailed with the entry to the collector or chief officer of customs at the port of exportation, and one copy to be given to the conductor of the railway car on which the exhibits are forwarded.

A copy of the invoice, duly certified, upon which the report of examination and appraisal must be transcribed, will be forwarded also to the collector at the exterior port.

The following certificate to cover the examination and identification of the repacked exhibits will be subjoined to the aforesaid report:

I have examined and identified for transportation and exportation the merchandise herein described and find the same to agree with the invoice.

———— ————,
Examiner of Merchandise.

The amount to be charged against the bond of the transportation company shall be the appraised value of the merchandise plus the ascertained duty as checked on the withdrawal entry from the liquidation of the warehouse entry.

The withdrawal will be compared with the record of the warehouse entry, as provided in the case of withdrawal for consumption, and entered in the appropriate columns of the "special Exposition warehouse record," the warehouse bond number being indorsed thereon.

The declaration on export withdrawal (Form No. 77), the transportation bond (Cat. No. 739), and the export bond (Cat. No. 764) will not be required, as the goods have been in continuous and uninterrupted customs custody, having been imported from foreign countries for the sole purpose of exhibition at said Exposition and exported directly therefrom.

The "application and order to supervise the repacking of the exhibits" will be in the following form:

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ————, *1895.*

To the Deputy Surveyor in Charge:

Please detail a customs inspector to supervise the repacking of certain cases: Marks ——; numbers ——; serial ——; invoice ——; in ———— Building, ———— section, at —— o'clock, ————, 1895.

Respectfully yours,

———— ————.

Inspector ———— ————:

You are hereby instructed to supervise the repacking of the cases above specified, to compare the same with the invoice and the Exposition records and to make due report.

———— ————,
Deputy Surveyor in Charge.

The "Exposition transfer and delivery permit for transportation and exportation" will be as follows:

Exposition transfer and delivery permit for transportation and exportation.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

To the Deputy Surveyor in Charge:

You will supervise the transfer from the Exposition grounds and the delivery at Atlanta, for transportation and exportation, of the following-described merchandise, first causing the same to be corded, sealed, cased, and branded:

Marks.	Numbers.	Description of merchandise.

by ——— ——— to ——— ———, covered by Exposition withdrawal for transportation and exportation No. ——, specially imported into this district under Exposition I. T. entry —— by ——— ——— from ———, via the port of ——— and installed in the ——— section, ——— Building, and afterwards entered for warehousing.

———, ———,
Surveyor of Customs.

The indorsement thereon will be:

To the Chief Inspector:

You will assign an inspector to examine and verify, in conjunction with an examiner of merchandise, the articles described under this permit, and if found to agree exactly with the Exposition records thereof, to cause them to be corded, sealed, cased, and branded, making due report to this office.

———, ———,
Deputy Surveyor in Charge.

Specimen copies of the special Exposition form of "withdrawal entry for transportation and exportation of exhibits from the Cotton States and International Exposition, Atlanta, Ga.," and of the special Exposition "manifest of exhibits in bond from the Cotton States and International Exposition entered for transportation and exportation" are hereto annexed.

Every package, before being laden for transportation and exportation, shall have affixed to it a label to be furnished, on application, by the deputy surveyor in charge at the grounds, said label to contain the words:

Export label.

—— section, ——— Building.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga.

Consigned: Collector of customs at ———. For exportation to ———.
Per ———.

———, ———,
Shipping Agents.

Exposition serial ——. Withdrawal transportation and exportation No. 2 ——.

The packages having been duly labeled as herein prescribed, and the surveyor having issued the special "Exposition transfer and delivery permit for transportation and exportation" already referred to, will be laden under customs supervision and duly receipted for by the common carrier for delivery to the designated collector or to his authorized officers. The receipt of said common carrier shall be duly noted in the office of the surveyor of customs at Atlanta, whereupon the warehouse account may be considered closed, in so far as the packages covered by the withdrawal entry are concerned.

The collectors at ports of final shipment will notify, if necessary, the shipping agents designated on the entry, of the arrival at their respective ports of any goods to be exported under these regulations. Upon the clearance of the exporting vessel the collector will furnish the surveyor of customs at Atlanta with a certificate of the lading of the same, which certificate shall be in form as follows:

I hereby certify that the exhibits at the Cotton States and International Exposition, hereinafter described, withdrawn at the port of Atlanta for transportation and exportation, by ——— ——— to ———, by way of ———, under Exposition serial No. —— and warehouse No. ——, filed at said port, were brought to this port by ——— ——— on the —— day of ———, 189—, and having been carefully examined and found to be as described in said entry, without change or diminution, were exported on the —— day of ———, 189—, in the ——— for ———.

Marks and numbers.	Description of merchandise and packages.	Quantity.	Value.

——— ———, *Collector.*

——— ———, *Naval Officer.*

It will not be necessary to require the certificate of the consignee of the landing of the merchandise at the foreign port (Form 86), the oath of the master and the mate of the exporting vessel (From 87), or the consular verification of the consignee's certificate (Form 88), the "transportation bond" (Cat. No. 739) and the "export bond" (Cat. No. 764) having been waived.

Such exhibits as shall have been installed under the special entries for immediate transportation, examination, and appraisal waived to the Cotton States and International Exposition from the different ports of arrival, for which no entry for warehousing has been made, must be entered for warehousing (Form No. 11), under which withdrawals for transportation and exportation will be prepared in conformity with the procedure above prescribed.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., December 10, 1896.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: I have to acknowledge the receipt of your letter of December 9, 1895, in which you ask what I intend to do about examining the goods at the grounds, now that the examiner of merchandise detailed from the port of Philadelphia for special duty has been recalled from this port. You state that it will be impracticable for you to have the examination of merchandise effected by any member of your immediate staff. You recommend further that, if necessary, I should telegraph to the Secretary of the Treasury for another examiner.

I am of the opinion that, in view of the completion of the work of examining and appraising the exhibits installed at the Cotton States and International Exposition, prescribed in section 11, Special Customs Regulations of August 3, 1895 (S. S. 16369), and of the disproportionate expense for transportation and subsistence that would be incurred if another examiner of merchandise were detailed here for but a brief period and limited work, it is inadvisable to make the request suggested by you.

I recommend that additional imported exhibits received at this station be checked out by the customs officers on duty here. If these should be subsequently withdrawn for consumption, verified samples thereof will be immediately forwarded to your office for official observation, and the return made by you in your capacity of acting appraiser, in accordance with the General Customs Regulations and the practice that obtains at the port of Atlanta in the matter of merchandise imported for local consumption.

In case exhibits should not be withdrawn for consumption, the proper returns thereon will be similarly made, in due course.

Respectfully yours,

WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SPECIAL REGULATIONS IN RELATION TO CLEARANCE PERMITS OF IMPORTED MERCHANDISE FROM THE EXPOSITION GROUNDS.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1896.

I would request permission to remove from ——— Building the following packages:

Marks.	Numbers.	Description of packages.

———— ————,
Exhibitor.

Approved:

———— ————,
Commissioner-General for Europe.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 2, 1896.

SURVEYOR OF CUSTOMS, *Atlanta Ga.*

SIR: The Department is in receipt of your letter of the 28th ultimo, with which you inclose blank forms and copies of rules established by you to govern customs proceedings at the Exposition on and after the closing of the same.

The forms and rules are hereby approved. Special care should be taken that collectors at outward ports are duly notified of all entries for transportation to and exportation from their respective ports.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

CONSOLIDATED LOCAL RULES RELATING TO THE ADMINISTRATION OF THE CUSTOMS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Atlanta, Ga., December 28, 1895.

A.

1. Exhibits received under the special Exposition and other entries for immediate transportation, without appraisement, from New York and other ports, or under consular seals.

These entries will, after having been entered in a separate record of immediate transportation entries, be sent direct to the deputy surveyor in charge, by messenger, and cars containing exhibits covered thereby will be permitted to go forward, as soon as practicable, to the Exposition grounds, and the manifests of the cars delivered to the same officer, who, upon receiving notice from the Director-General that the said articles have been accepted as exhibits, will permit the cars to be unladen under a prescribed form of permit, and enter a general description of the contents of said cars with other relevant information in a special car book, due entry being made according to the serial number of the immediate transportation entry from said port and also under the special Exposition number; the cases containing the merchandise will then be distributed to the various buildings and sections. Inasmuch as these goods have not been appraised, careful supervision thereof must be maintained by the officer in charge, with a view to preventing any unlawful or irregular disposition, diversion, or transfer.

2. *Exhibits under warehouse and immediate transportation entries or under withdrawals for transportation.*

The warehouse and transportation entries or the withdrawals for transportation will be entered in a separate ledger and transmitted immediately, by messenger, to the deputy suryeyor in charge at the central station, there to be entered in the

rewarehouse ledger. The cars containing such exhibits will be likewise permitted to proceed to the grounds and to pass into the custody of said officer, who, upon receiving the proper notice of acceptance, will permit the cars to be unladen and cases checked off according to the manifests and distributed among the various buildings in which they are to be exhibited. These entries having been liquidated, in conformity with the General Customs Regulations, and the duties ascertained at the ports of first arrival, no secondary appraisal of the merchandise will be necessary. The articles will be duly identified, however.

B.

1. Whenever it is desired to enter for consumption articles which have arrived under I. T. entries, the inward foreign entry will be made up at the grounds, filed with the officer in charge, who will instruct the acting entry clerk to estimate the duties in the manner prescribed in the General Customs Regulations, due entry thereof being made in the records. The entry will be carried up to the point of the owner's declaration, transmitted to the custom-house at the port of Atlanta and presented to the surveyor of customs, who will see that the proceedings thereafter are conducted in accordance with the General Customs Regulations for passing and liquidating entries. All the exhibits arriving under each entry for immediate transportation without appraisement must be disposed of under an entry either for immediate consumption or for warehousing, Forms 10 and 11, article 278, General Customs Regulations, provided, however, that any package or packages specified on an invoice may be entered for warehousing, and the remainder for immediate consumption. It is requisite, however, under article 381, id., that both entries be made simultaneously. The exhibitor will be subject in making entry of his goods to all the requirements of section 7 of the act of June 10, 1890, with particular reference to the declared valuation of his merchandise.

The merchandise having been examined and appraised at the grounds under article 11, Special Customs Regulations of August 3, 1895 (S. S. 16369), the ascertainment of the duties will be made at the custom-house under the supervision of the surveyor of customs. Upon payment of the duties a special Exposition permit for release will be issued, addressed to the deputy surveyor in charge, in the form set forth in Exhibit A, annexed hereto. Inasmuch as all the goods are in the custody of the Government, the penal bond (Cat. No. 590, art. 281, General Customs Regulations) will not be required. The merchandise, however, will not be delivered by the deputy surveyor in charge at the grounds until said permit shall have been received by him.

2. *Exhibits covered by warehouse and immediate-transportation entries or by withdrawals for transportation.*

Whenever it is desired to withdraw these goods for consumption, exportation, or transportation the rewarehouse entry and withdrawal will be initiated at the grounds as in the case of ordinary transportation in bond, due record being made in the ledgers maintained. The entry will then be transmitted to the custom-house by messenger, and the duties having been paid on the withdrawal for consumption the special Exposition permit for delivery will be issued and due action taken thereunder.

C.

Whatever further information may be necessary will be furnished by the deputy surveyor in charge. To facilitate and expedite the unpacking of exhibits, a blank application for assignment of a customs officer to supervise that work has been drawn up, copies of which are ready for distribution. The form is set forth in Exhibit B.

All business will be transacted in accordance with the General Customs Regulations unless otherwise specially provided for under authoritative modifications thereof. It is expected that each and every officer who has anything to do with the reception and passage of the entries and the transportation, supervision, and disposition of exhibits within the grounds will bring to his aid an intelligent conception of the business in order that vexatious delays may not be incurred, and that the records of the Exposition custom-house may be kept distinct from those of the custom-house at the port of Atlanta.

Some confusion and delay have arisen because the invoices have not all been duly prepared as prescribed by the regulations. In any event, the customs officers are required to identify the contents of packages, after comparison with the invoice, as to quantity and character. Exhibitors should be advised that unless the invoices have been duly forwarded, the installation and the final disposition of their merchandise will be impeded.

As all cases, crates, boxes, sacks, and coverings of any kind constitute a portion of the dutiable value of imported merchandise upon which an ad valorem rate of

duty has been imposed under the tariff act, these must be carefully preserved and stored in the warehouse designated for the reception of empty cases and other coverings, to which customs labels must be affixed.

Exhibits once installed must not be removed or transferred unless a permit be duly issued. The caution cards with due notations referring to the bonded character of imported exhibits must be placed and maintained in convenient and conspicuous places in the various sections or customs divisions. These must not be defaced or disturbed. For purposes of ready identification, complete lists of articles remaining under customs supervision should be placed in the hands of inspectors on station duty, as provided for in article 12, Special Customs Regulations of August 3, 1895, (S. S. 16369).

Whenever an exhibitor states that he is not desirous of actually installing the contents of any case, said case must be at once corded and sealed, and retained intact under customs custody.

Articles intended for consumption which shall have suffered deterioration in value from incidental handling and necessary exposure, will be appraised for duty purposes in their present condition at the time of appraisal.

Imported materials admitted as exhibits and utilized at the Exposition in the construction and decoration of buildings, pavilions, booths, stands, installations, etc., may be abandoned by the owners thereof and will be sold at public auction, or otherwise disposed of for the advantage of the customs revenue; the proceeds will, so far as is practicable, be applied to the payment of expenses and duties under the rules governing the disposition of unclaimed merchandise.

Exhibits of every kind may be likewise abandoned, and they will be treated as unclaimed. Exhibitors are requested to give formal notice of such abandonment, in order to facilitate the closing of their accounts with the customs authorities, and to expedite the repacking of whatever articles they may desire to remove from the customs jurisdiction at the Exposition. The formal notice of abandonment is hereto annexed, marked Exhibit C.

Exhibits may be repacked into smaller packages for transportation and exportation to suit the convenience of the exhibitor. Application blanks to repack exhibits for exportation or other purposes can be obtained from the deputy surveyor in charge at the grounds; the contents of packages will be examined and verified by the officers on duty in the various sections and the repacking done under their supervision. No further delivery of samples for free distribution shall be made.

The intention has been expressed by several of the foreign representatives and exhibitors to present valuable and interesting exhibits to public institutions, and general provisions are established for customs procedure therein.

Ample provision is made in the tariff act for the exemption from duty of articles of a scientific, philosophical, and artistic character, when they are intended for institutions established for educational, philosophical, literary, or religious purposes, or for the illustration, promotion, and encouragement of the progress of the arts, sciences, or manufactures.

Whenever the articles which it is proposed to donate, as above described, may properly be treated as coming within the purview of the paragraphs of the free list, free withdrawal will be permitted after identification by the appraising officer of the said exhibits. A declaration will be required in each case from the beneficiary of the gift, or from a duly authorized representative of such beneficiary, to the effect that the articles for which free entry is desired are to be applied to the permanent use of such beneficiary and are not intended for sale or transfer, as prescribed in the General Regulations.

The pictures and other works of art now on exhibition in the Fine Arts Building may be withdrawn for transportation in bond for exhibition within the United States under special bond, as provided for in paragraph 687 of the act of August 28, 1894.

In case shortages should be discovered, the examining officers will make report at once, giving a list of the articles missing, whereupon a statement as to the value and classification will be ascertained from the invoice and the inspector's records. The form of the "examiner's report of articles short and missing" is set forth in Exhibit F.

The exhibitor will be required to make up an entry for articles ascertained to be short or missing, said entry being set forth in Exhibit D. A computation will be made so that the payment of duties may be duly recorded.

All abandoned exhibits must be identified in order that their integrity may be maintained while in warehouse awaiting sale.

Whenever an exhibitor shall notify the deputy surveyor in charge as to the time and place he may desire to disinstall his exhibits and to repack the same, that officer will direct a proper number of customs officers to be in attendance at the appointed time and place to supervise the repacking. He will instruct them to pay close attention to the repacking, with a view to preserving the integrity of the merchan-

dise, and to report whether the identical goods which were accepted as exhibits were placed in the cases for transportation or transportation and exportation, which cases must bear the same marks and numbers as those under which they were received.

E.

Special regulations governing the withdrawal of imported exhibits at the Cotton States and International Exposition for transportation and exportation.

A special form of withdrawal entry for transportation and exportation of exhibits that have been entered for warehousing, or for rewarehousing, at the Cotton States and International Exposition and duly examined and appraised will be furnished on application by the surveyor of customs at Atlanta, Ga. This entry will be prepared in quadruplicate by the owner or the exporter of the exhibits, if the goods are to be exported by way of a superior port; if otherwise, then in triplicate. It will be signed by him or by his authorized agent, and will specifically set forth the line of transportation, the shipping agents at the port of exportation, and the ultimate consignees.

The surveyor will transmit promptly to the collector at the port of exportation, and to the naval officer, if any, a copy of the withdrawal. Three copies of the manifest must be prepared with each entry, one copy to be filed with the surveyor at Atlanta, one copy to be mailed with the entry to the collector or chief officer of customs at the port of exportation, and one copy to be given to the conductor of the railway car on which the exhibits are forwarded.

A copy of the invoice duly certified, upon which the report of examination and appraisal must be transcribed, will be forwarded also to the collector at the exterior port.

The following certificate, to cover the examination and identification of the repacked exhibits, will be subjoined to the aforesaid report:

"I have examined and identified, for transportation and exportation, the merchandise herein described, and find the same to agree with the invoice.

"———— ————,

"*Examiner of Merchandise.*"

If the invoice does not contain adequate specifications, the examining officer will identify the merchandise and verify quantities from his record of goods originally received. If these shall be found to agree, he will certify on the face of the entry: "I have examined and identified the merchandise above described, and find the same to agree with the quantity originally received."

Marks and numbers of the cases in which exhibits are repacked must be noted on the entry, and the inspector will always certify to the cording and sealing.

The amount to be charged against the bond of the transportation company shall be the appraised value of the merchandise plus the ascertained duty as checked on the withdrawal entry from the liquidation of the warehouse entry.

The withdrawal will be compared with the record of the warehouse entry, as provided in the case of withdrawal for consumption, and entered in the appropriate columns of the "Special Exposition warehouse record," the warehouse bond number being indorsed thereon.

The declaration on export withdrawal (Form No. 77), the transportation bond (Cat. No. 739), and the export bond (Cat. No. 764) will not be required, as the goods have been in continuous and uninterrupted customs custody, having been imported from foreign countries for the sole purpose of exhibiting at said Exposition and exported directly therefrom.

The "application and order to supervise the repacking of the exhibits" will be in the following form:

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ————, 1895.

To the Deputy Surveyor in Charge:

Please detail a customs inspector to supervise the repacking of certain cases. Numbers ——; marks ——; serial ——; invoice ——; in ——— Building, ——— section, at —— o'clock ———, 1895.

Respectfully yours,

———— ————.

Inspector ———— ————:

You are hereby instructed to supervise the repacking of the cases above specified, to compare the same with the invoice and the Exposition records, and to make due report.

———— ————,

Deputy Surveyor in Charge.

The "Exposition transfer and delivery permit for transportation and exportation" will be as follows:

Exposition transfer and delivery permit for transportation and exportation.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, *1895.*

To the Deputy Surveyor in Charge:

You will supervise the transfer from the Exposition grounds and the delivery at Atlanta, for transportation and exportation, of the following described merchandise, first causing the same to be corded, sealed, cased, and branded:

Marks.	Numbers.	Description of merchandise.

by ——— ——— to ——— ———, covered by Exposition withdrawal for transportation and exportation No. ——, specially imported into this district under Exposition I. T. entry ——, by ——— ———, from ———, via the port of ———, and installed in the ——— section, ——— Building, and afterwards entered for warehouse.

———— ————,
Surveyor of Customs.

The indorsement thereon will be:

To the Chief Inspector:

You will assign an inspector to examine and verify, in conjunction with an examiner of merchandise, the articles described under this permit, and if found to agree exactly with the Exposition records thereof, to cause them to be corded, sealed, cased, and branded, making due report to this office.

———— ————,
Deputy Surveyor in Charge.

Specimen copies of the special Exposition form of "withdrawal entry for transportation and exportation of exhibits from the Cotton States and International Exposition, Atlanta, Ga.," and of the special Exposition "manifest of exhibits in bond from the Cotton States and International Exposition entered for transportation and exportation" are herewith annexed.

Every package, before being laden for transportation and exportation, shall have affixed to it a label to be furnished, on application, by the deputy surveyor in charge at the grounds, said label to contain the words:

Export label.

—— section, Liberal Arts Building.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga.

Consigned: Collector of customs at ———. For exportation to ———.
Per ———.

———— ————, *Shipping Agents.*

Exposition serial ——. Withdrawal transportation and exportation No. ——.

The packages having been duly labeled as herein prescribed, and the surveyor having issued the special "Exposition transfer and delivery permit for transportation and exportation" already referred to, they will be laden under customs supervision and duly receipted for by the common carrier for delivery to the designated collector or to his authorized officers. The receipt of said common carrier shall be duly noted in the office of the surveyor of customs at Atlanta, whereupon the warehouse account may be considered closed in so far as the packages covered by the withdrawal entry are concerned.

The collectors at ports of final shipment will notify, if necessary, the shipping agents designated on the entry, of the arrival at their respective ports of any goods to be exported under these regulations. Upon the clearance of the exporting vessel, the

collector will furnish the surveyor of customs at Atlanta with a certificate of the lading of the same.

It will not be necessary to require the certificate of the consignee of the landing of the merchandise at the foreign port (Form 86), the oath of the master and the mate of the exporting vessel (Form 87), or the consular verification of the consignee's certificate (Form 88), the "transportation bond" (Cat. No. 739) and the "export bond" (Cat. No. 764) having been waived.

Such exhibits as shall have been installed under the special entries for immediate transportation, examination and appraisal waived, to the Cotton States and International Exposition from the different ports of arrival, for which no entry for warehousing has been made, must be entered for warehousing (Form No. 11), under which withdrawals for transportation and exportation will be prepared in conformity with the procedure above prescribed.

In case it is proposed to enter for transportation and exportation with benefit of drawback, the foregoing forms will be employed wherever practicable, provided the words "with benefit of drawback" be added thereunto.

Whenever an exhibitor shall, under these regulations, wish to export from the Exposition, for the purpose of obtaining a refund of duties on exhibits upon which he has paid the duty, he will be required to enumerate upon his withdrawal the particular articles to be exported, and to state the amount of duty paid thereon. The articles having been identified by the proper customs officers the withdrawal entry for transportation and exportation will be prepared, according to the form herewith annexed, marked Exhibit E. One per cent of the amount of the duties paid shall be retained for the use of the United States, by the surveyor; no such drawback shall be allowed under these provisions unless the duty paid on the articles exported shall amount to $50; but exhibits covered by different consignments may be combined in one drawback entry, so as to bring the amount up to the sum of $50.

All entries for benefit of drawback of duties paid, under the special transportation and exportation entries, must contain an itemized statement in detail and must be accompanied with the original invoice, in order to enable the customs officers to identify the merchandise and to verify the values. Quantities and unit values alone shall be certified by the examining and appraising officers. The extensions, footings, and amount of drawback will be verified by the clerks on duty at the Fair grounds. Immediately after the examination of said articles by the proper officers the goods must be repacked under official supervision, and as soon as each case is full it must be properly nailed up and immediately corded and sealed.

The marks and numbers on every case must agree with the marks and numbers on the drawback entry. The examining officer will certify on the face of the entry: "I hereby certify that I have examined and identified the articles above described, and that I find the quantities and unit values thereof to be correct as noted." This should be approved by the acting appraiser. The fact of cording and sealing must be noted on the entry by the officer superintending the repacking. The fees for cording and sealing are 8 cents per package. The exact location of the goods must be stated in the entry, and a certificate that the merchandise has been duty-paid and that the articles have remained in customs custody will be signed by the deputy surveyor in charge. After the entry has been completed, as above described, and the proper notations made in the Exposition records, it must be transmitted to the surveyor's office, where the necessary bonds will be taken and permits, orders, and shipping instructions issued.

Whenever the repacking of exhibits covered by any rewarehouse entry and withdrawal has been completed, the entry will be sent to the custom-house, in order that the necessary bonds may be taken and instructions given to the deputy surveyor in charge to superintend the lading into cars. Cases of articles entered for transportation and exportation must be corded and sealed before being laden on cars; also, those which remain in the custody of customs officers at the grounds.

Exhibits must be repacked in the original casks, cases, chests, boxes, trunks, or other packages in which they were imported. Exhibits intended for transportation and exportation with benefit of drawback must not be kept for an indefinite period of time, but must be exported from the port of exit immediately upon arrival at said port.

Exhibitors who desire to avoid the delays and confusion that usually attend the close of an exposition are hereby advised to avail themselves of the opportunity herein afforded to close their accounts with the United States customs.

All exhibits for which no entry for consumption, for transportation, or for transportation and exportation shall have been made at the close of the Exposition, will be treated as unclaimed merchandise.

The records and accounts of the customs business at the Exposition having been kept separately from the records relating to the customs at the port of Atlanta, the reports to the Treasury Department will be made upon special sheets stamped with the words "U. S. Customs, Cotton States and International Exposition, Atlanta, Ga."

EXHIBIT A.—*Exposition transfer and delivery permit for transportation and exportation.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

To the Deputy Surveyor in Charge:

You will supervise the transfer from the Exposition grounds and the delivery at Atlanta, for transportation and exportation, of the following-described merchandise, first causing the same to be corded, sealed, cased, and branded:

Marks.	Numbers.	Description of merchandise.

by —— —— to —— ——, covered by Exposition withdrawal for transportation and exportation No. ——, specially imported into this district under Exposition I. T. entry —— by —— —— from ——, via the port of —— and installed in the —— section, —— Building, and afterwards entered for warehousing.

—— ——, *Surveyor of Customs.*

To the Chief Inspector:

You will assign an inspector to examine and verify, in conjunction with an examiner of merchandise, the articles described under this permit, and if found to agree exactly with the Exposition records thereof, to cause them to be corded, sealed, cased, and branded, making due report to this office.

—— ——,
Deputy Surveyor in Charge.

EXHIBIT B.—*Application and order to supervise the unpacking of imported exhibits.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

TO WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: Please detail a customs inspector to supervise the unpacking of certain cases: Marks, ——; numbers, ——; serial, ——; invoice, ——, in —— Building, —— section, at —— o'clock, ——, 1895.

Respectfully yours,

—— ——.

Inspector —— ——:

You are hereby instructed to supervise the unpacking of the cases above specified, to make a special inventory of the contents of each case, to compare the same with the invoice, and to make due report.

—— ——,
Deputy Surveyor in Charge.

EXHIBIT C.—*Notice of abandonment of imported exhibits at the Cotton States and International Exposition.*

PORT OF ATLANTA, GA., ——, *1895.*

To the Deputy Surveyor in Charge:

You are hereby notified that the following merchandise is abandoned by me to the United States:

Marks.	Numbers.	Description of articles.	Quantity.

Exposition serial No. ——; I. T. No. ——. —— Building, —— section.

Respectfully yours,

—— ——.

EXHIBIT D.—*Entry of merchandise short and missing from the quantity entered for exhibition at the Cotton States and International Exposition by ——— ———, which articles were brought into this district on the —— day of ———, 1895, Exposition serial No. ——, I. T. No. ——, from the port of ———, by ——— ———, having been originally imported into the port of ———, in the ———, from ———.*

Marks and numbers.	Description.	Quantity.	Value.

For Exhibit E, see special forms used at the Cotton States and International Exposition, Atlanta, Ga.

EXHIBIT F.—*Examiner's report of articles short or missing.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

To the Deputy Surveyor in Charge, Cotton States and International Exposition.

SIR: Examination of merchandise and exhibits entered for installations, Exposition serial No. ——, I. T. No. ——, discloses the fact that certain articles are short or missing, which are stated below, with valuations as ascertained from the original invoice and the Exposition records.

Quantity and description.	Value (foreign currency).	Value (U. S. currency).

——— ———, *Acting Appraiser.*

——— ———, *Examiner.*

EXHIBIT B.

RULINGS BY THE TREASURY DEPARTMENT RELATIVE TO THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 13, 1894.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 16th ultimo, in which you inclose a communication from Mr. C. A. Collier, president of the Cotton States and International Exposition Company, in regard to the distribution, without payment of duty, of samples of imported whisky during the said Exposition. As a reply, I inclose herewith copy of letter dated the 9th of April, 1894, addressed to the collector of customs at San Francisco, in answer to a similar question arising in connection with the Midwinter Exposition at that city.

Should a like question arise during the pendency of the International Exposition at your city, the application would receive careful consideration.

I may add that a circular is now in course of preparation at this Department embodying regulations for this fair, under the provisions of the act approved August 13, 1894, and that copies thereof will be forwarded to your address as soon as received from the printer. As these regulations are based upon those of November 5, 1891, governing the World's Columbian Exposition at Chicago, I have this day caused to be forwarded to your address a number of copies of the latter regulations.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., April 9, 1894.

COLLECTOR OF CUSTOMS, *San Francisco, Cal.*

SIR: Referring to the letter of W. J. Walsh, renewing his application for permission to distribute at the Midwinter Exposition, free of duty, certain samples of imported whisky, the Department has to reply that the applicant now explains that he desires to put the contents of about seven cases of whisky, now on exhibition, into small bottles, containing, say, two drams each, to be given away as samples, as was allowed at the Columbian Exposition at Chicago.

If you shall be satisfied of the good faith of the parties, you are authorized to deliver to the importers seven cases of the whisky on exhibition, and to allow the contents to be transferred as proposed under customs supervision. The small bottles may then be used as samples as desired.

Respectfully yours,

S. WIKE,
Assistant Secretary.

[Telegram.]

WASHINGTON, D. C., *October 19, 1895.*

SURVEYOR OF CUSTOMS, *Atlanta, Ga.:*

Department declines to allow free distribution of miniature bottles as samples at Exposition, except on payment of duty.

S. WIKE, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 11, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to Department's telegram of the 19th ultimo, declining to allow the free distribution of miniature sample bottles of imported whisky at the Cotton States Exposition, you are informed that the subject has been again presented for the consideration of the Department by the authorities of the Exposition, who protest against what appears to them as injurious discrimination against them, inasmuch as the desired privilege has been previously granted under similar conditions.

The Department's refusal to continue such concession was based on the fact that the privilege has been elsewhere abused, and that free withdrawal of whisky under the pretext that it was legitimately disposed of as samples has reached unreasonable and unjustifiable proportions.

In order to avoid the appearance of unfair discrimination in the matter, the Department now revokes its instructions of the 19th ultimo, and instructs you that a reasonable and moderate quantity of samples of wines, cordials, spirits, etc., may be allowed distribution at the Exposition free of duty under strict and careful supervision of the customs authorities. For this purpose you will require exhibitors to report the quantity of such miniature samples prepared or held by them at any one time for distribution and will see that no excessive quantity is devoted to that purpose.

In connection with this matter, your attention is called to the inclosed copy of a decision made by this Department in regard to similar samples at the World's Columbian Exposition at Chicago, and you will be governed by the same provisions.

Respectfully yours,

C. S. HAMLIN,
Acting Secretary.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., September 12, 1892.

Messrs. CULBERT & TAYLOR,
New York, N. Y.

GENTLEMEN: The Department has received your letter of the 6th instant, urging a further consideration of the rules governing the treatment of bona fide samples of merchandise at the World's Columbian Exposition at Chicago.

You ask whether your correspondent can bring certain cordial in casks and give it away at the Exposition as samples, without paying duty thereon. This free distribution of samples you describe as a method of advertising and you deem it analogous to the free distribution of cards, ribbons, or any other article intended to attract the attention of the buying public.

In reply, the Department has to state that it does not understand the object of the Exposition to be the same as those of a mere mart or bazaar for promoting the sale of goods. The purpose is rather of an educational character and the institution of an arena wherein may be exhibited the comparative progress of nations in the industrial sciences and in the fine arts.

It is reasonably claimed, however, that the only demonstration of superiority which can be provided for certain classes of manufactures is by submitting them to practical test. Thus, the actual quality of wines can not be decided from mere inspection of the packages, but can be judged only through the medium of taste. A bona fide test of this kind would therefore seem to be properly classified as an "exhibition" of the article, just as machinery must be put into active operation to demonstrate its capacities.

The Department desires to administer the law in accordance with the liberal intentions of Congress, and therefore holds that whenever a diminution in the invoice contents of any packages of edible or potable articles, which shall have been on exhibition at the Exposition, can, at the close of the Exposition, be accounted for to the satisfaction of the collector, by evidence that such contents have been distributed to visitors as free samples, duty may be waived upon such deficiency, provided it does not exceed a reasonable allowance for the purpose mentioned.

Respectfully yours,

O. L. SPAULDING,
Assistant Secretary.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 12, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to a letter of your deputy in charge of the Exposition, dated November 5, referred by you to this Department, I have now to inform you that, in accordance with the instructions mailed you yesterday, the free entry, under certain conditions, of samples of spirits, etc., may be allowed at the Exposition, and the telegram of October 19 is accordingly revoked.

Under this conclusion you may accept the protests made by Hiram Walker & Sons, which are now returned to you, and the entries referred to therein may be liquidated by you free under Department's instructions of the 11th instant.

Respectfully, yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 20, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 13th instant, inclosing protest of the representative of H. Walker & Sons against duties paid on certain whisky used by them for distribution as samples.

At the time of this distribution the Department had not issued its last instructions on the subject, and had refused to permit the same free of duty. On recommendation, however, you were informed that, under proper supervision, small samples might be withdrawn free of duty for the purpose mentioned.

Under the circumstances, you are authorized hereby to reliquidate the entry of the protestants in this case and refund the duty paid, provided you are satisfied that the merchandise was distributed as samples in accordance with the conditions laid down by the Department.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 20, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received a telegram from J. F. Livingstone, complaining that the distribution of gratuitous samples is not allowed by you except when the packages are of sample size. Your deputy in charge at the Exposition is familiar with the methods which were in vogue at Chicago and other expositions, and the Department intends that reasonable and limited facilities should be given for the distribution of samples of such commodities as must be subjected to actual test in order to prove their quality.

The regulations to govern this matter should be carefully framed by you, and while no undue stringency should be permitted on the one hand, no license should be given for the abuse of the privilege which has been granted.

A letter has been received from G. E. Gonzalez, commissioner from Mexico, in which he complains that he is not permitted to allow certain Mexican cigars to be tested as samples. The permission to give out a proper number of samples of these goods is included in the general instructions given to you, and the Department expects that you will facilitate in all proper ways the success of the Exposition in this regard.

Referring to the letter of your deputy of November 16, transmitted by you, the Department has to state that the application to distribute whisky in quart bottles should be refused. Any spirits intended for distribution as samples should be put into such packages as will limit their contents to a bona fide sample of the article.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., September 6, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to the recommendation contained in the communication from Walter A. Donaldson, deputy surveyor in charge at the Cotton States and International Exposition at your port, dated August 24, 1895, forwarded with your approval August 25, 1895, you are hereby authorized to nominate suitable persons for employment at the said Exposition for such periods as their services may be required, as follows:

Nine day inspectors of customs, at a rate of compensation not to exceed $3 per diem each.

One typewriter to act as secretary and correspondence clerk, at a rate of compensation not to exceed $75 per annum.

Referring to the recommendation for the employment of three night inspectors, you are informed that as the Exposition authorities are responsible for the safety of the goods on exhibition, the night inspection service can not be authorized.

Respectfully yours,

C. S. HAMLIN, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., September 18, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your indorsement upon the recommendation of Walter A. Donaldson, deputy surveyor in charge, dated the 10th instant, you are hereby authorized to assign to night duty such members of the temporary force at the Cotton States and International Exposition as the necessities of the service may demand; or, if such assignment is not consistent with the best interests of the service, authority is hereby given for the employment of two night watchmen at a compensation not to exceed $2 per diem each.

As further recommended, so much of Department letter of September 6, 1895, as authorizes the employment of a messenger and janitor at a compensation not to exceed $840 per annum, is hereby amended so as to read, "A messenger and a janitor at a rate of compensation not to exceed $300 per annum each."

Respectfully yours,

C. S. HAMLIN, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., September 27, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 19th instant upon the question whether foreign exhibitors at the Cotton States and International Exposition will be allowed to enter their exhibits under warehousing entries has been received.

In reply you are advised that if proper facilities for warehousing goods are furnished in like manner as was the case at the World's Columbian Exposition, Midwinter Fair, and other exhibitions, the action of Deputy Surveyor Donaldson in granting such privilege in the present instance is approved.

Respectfully yours,

W. E. CURTIS, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 5, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: In view of the recommendation contained in your letter of the 26th ultimo, you are authorized to nominate a suitable person for employment as clerk for duty at the Cotton States and International Exposition, with compensation at the rate of $50 per month, for a period not to exceed thirty days.

Respectfully yours,

W. E. CURTIS, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 23, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received, by reference from you, a letter dated the 17th instant, from Mr. Walter A. Donaldson, special deputy in charge at the Exposition, in regard to a claim for the free entry and distribution at the Exposition of certain business cards, samples of which you inclose.

The matter is referred to the Department for a ruling whether such articles can be admitted free of duty.

In reply, the Department has to state that where such cards are printed in English they are undoubtedly dutiable under the law, provided they shall be returned by the appraising officer as of dutiable commercial value.

You will be governed accordingly.

Respectfully yours, S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 28, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received your letter of the 18th instant in regard to the status of merchandise imported for the Mexican Village at the Atlanta Exposition, where a special fee is charged for admission to the inclosure.

In reply, you are informed that the Department holds that merchandise imported for exhibition under a fee is analogous to merchandise imported for sale, and is not entitled to free entry under the act exempting from duty articles imported for the Exposition at Atlanta.

You will be governed accordingly.

Respectfully yours, S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 29, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your indorsement upon a communication from Walter A. Donaldson, deputy surveyor in charge, dated the 16th instant, in which he recommends the employment of two day inspectors and two watchmen or night inspectors as additional force at the Cotton States and International Exposition, you are informed that in the opinion of the Department the present force of customs officers at the Exposition, if judiciously managed, is sufficient to perform all the work required, as one special agent, two special inspectors, and one special employee have been detailed for duty at the Exposition grounds, and their services should be utilized in this connection.

Respectfully yours, S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 26th instant, reporting upon a letter addressed to this Department by William H. Black, attorney for the Chinese concessionaires. Mr. Black asks that the merchandise in the Chinese concession which is comprised within "The Terrace" shall be included within the purview of the special regulations established for the supervision of the Exposition.

In reply, you are informed that the Department declines to modify its regulations in the matter referred to. The exclusion from customs limits of "The Terrace" was based upon a resolution of the board of directors of the Exposition, declaring "The Terrace" to be outside the lines of the Exposition proper.

The Department considers the present status of the matter proper for the safety of the revenue.

Respectfully yours, S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 23d instant, inclosing a translated copy of a communication received by you from the French commissioner at the Exposition, in which he brings up the question of the repacking of the contents of cases. You state that many of the foreign exhibitors have already made verbal inquiries regarding the same matter. You recommend granting to the exhibitors the privilege of repacking their exhibits under customs supervision into smaller boxes for consumption or for exportation, the latter to be covered by warehouse bond.

In accordance with your recommendation the Department hereby authorizes you to grant the application of the commissioner in the above matter.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., October 30, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 26th instant has been received, in which you inclose correspondence between your deputy, Mr. Donaldson, and the Venezuelan commissioner in regard to the free distribution of articles comprised within the Venezuelan exhibit.

The commissioner asks that all the goods in the Venezuelan exhibit may be exempted from duty, because it is the intention of the commissioner to distribute them free, to institutions and individuals, for the purpose of diffusing a better knowledge of the productions of Venezuela.

You have declined acceding to this request, and the Department approves of such declination. It is held that the motive of courtesy to the Venezuelan commissioner will not justify the special treatment which is requested, of the articles referred to.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

TREASURY DEPARTMENT,
OFFICE OF COMMISSIONER-GENERAL OF IMMIGRATION,
Washington, D. C., October 30, 1895.

JOHN D. STOCKER, Esq.,
Surveyor of Customs, Atlanta, Ga.

SIR: I am in receipt, by reference from you, under date October 29, for my consideration, a letter from James P. Porteus, president of the Mexican Village Exposition Company, requesting to be advised whether the special law allowing the importation of employees of exhibitors at the Cotton States and International Exposition of Atlanta, Ga., would permit him to allow the seventy Mexicans whom he brought with him to contract and work for other parties outside or away from the Exposition grounds, or if it would be allowable for him to make such contracts for them.

In reply, I call your attention to the resolution itself, which provides, in part, as follows:

'That the act of Congress approved February twenty-sixth, eighteen hundred and eighty-five, prohibiting the importation of foreigners under contract to perform labor, and the act of Congress prohibiting the coming of Chinese persons into the United States, and the acts amendatory of these acts, shall not be so construed, nor shall anything therein operate to prevent, hinder, or in anywise restrict any foreign exhibitor, representative, or citizen of a foreign nation, or the holder, who is a citizen of a foreign nation, of any concession or privilege from the Cotton States and International Exposition Company of Atlanta, Georgia, from bringing into the United States, under contract, such mechanics, artisans, agents, or other employees,

natives of their respective foreign countries, as they, or any of them may deem necessary for the purpose of making preparations for installing or conducting their exhibits, or of preparing for installing or conducting any business authorized or permitted under or by virtue of or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Georgia, in connection with such Exposition," etc.

From the above it would appear that foreigners who have been admitted into the United States by virtue of said resolution may perform such labor under contract as may have been authorized or permitted under, or by virtue of, or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Ga., in connection with such Exposition, and not otherwise.

Respectfully yours,

FRANK H. LARNED,
Acting Commissioner-General.

Approved:
W. E. CURTIS, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 1, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received a letter of the deputy surveyor in charge at the Exposition transmitting by reference a letter from Hillman Brothers in regard to the duty on antidiphtheritic serum, with his reply thereto.

The reply is approved hereby, and the course of the deputy surveyor in the matter is in conformity with the law.

An appeal from the decision of the collector at New York was taken to the Board of General Appraisers, the collector having exacted duty on the article as a medicinal preparation. The Board of General Appraisers decided it to be free, but the collector has appealed from their decision. Pending such appeal, duty must be exacted.

Respectfully yours,

S. WIKE, *Assistant Secretary.*

[Telegram.]

WASHINGTON, D. C., *November 16, 1895.*

SURVEYOR OF CUSTOMS, *Atlanta, Ga.:*

Form of withdrawal entry for exhibits approved, with other forms pertaining to local administration. See letter.

C. S. HAMLIN, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 16, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department duly received, by reference from you, the letter addressed to you by your deputy in charge at the Exposition, with inclosed blank forms, etc., pertaining to the customs procedure upon the close of the Exposition.

The forms prepared for use at Atlanta are approved, as you are this day notified by telegram. It is understood that no transportation and exportation bond has been demanded of the exhibitor at previous expositions, and none seems necessary in this instance. The goods are kept continuously under customs control and are exported under customs supervision.

The new form of certificates of exportation submitted by you does not seem to be required. The same certification which is now made at the port of shipment under transportation and exportation entries seems adequate for the proposed object. It is desirable to avoid the introduction of new forms at outside ports.

In all other respects, your recommendations seem reasonable and proper, and it is expected that the business will be closed up without difficulty.

Respectfully yours,

C. S. HAMLIN, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 20, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your letter of the 14th instant, in which you state that a request has been made for the reappraisement of certain statuettes entered at the Exposition by William Arup, the Department informs you that it has requested the president of the Board of General Appraisers to assign General Appraiser Sharretts to the duty of considering appeals of this character at the Exposition.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 29, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your letter of the 20th instant, with which was inclosed a communication addressed to you by Chinese Inspector J. T. Scharf, with reference to Mexicans claimed to have been brought into the United States under contract to work for the Mexican Village Exposition Company at the Cotton States and International Exposition, I have to inform you that the subject was referred to the Commissioner General of Immigration, who states that if the persons mentioned were admitted duly in accordance with the joint resolution of Congress providing for the admission of such persons at the Exposition, under certain conditions they may remain in the United States for one year after the close of said Exposition, and that even if their connection with the Exposition is terminated by abrogation of their contract they still have one year in which to return to their homes.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 7, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your letter of the 23d ultimo, in relation to the seizure at your port of certain laces imported by Madame Alida Goetghebuer, the Department will not consider the matter further, pending the receipt of the decision of the court before which proceedings were had.

You are requested to forward to the Department said decision as soon as you shall have received it.

Respectfully yours, C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received your letter of the 23d ultimo, in which you state that in some instances an appreciable interval has occurred between the appraisal of certain exhibits and the filing of the required "notification for drawback supervision" of articles intended for immediate exportation at the close of the Exposition.

You ask for instructions whether drawback can be allowed in these instances provided the articles repacked for exportation can be absolutely identified by the customs officers.

In reply, your query is answered in the affirmative, provided further, that you may be satisfied in each instance that the delay in notification was not the result of willful negligence.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 23d ultimo was duly received transmitting report of Special Agent Macatee upon the alleged shortage in exhibits of Madame Levitte, at the Exposition.

As the special agent now reports that the goods which were apparently missing have been found and that no shortage appears, no action by this Department seems necessary.

Respectfully yours, C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 9, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Your letter of the 27th ultimo was duly received, with inclosure, the latter being a copy of a letter addressed to you by Victor Jonest, exhibitor in the French section of the Cotton States Exposition, calling attention to the damaged condition in which certain of his exhibits arrived, and stating that they were originally imported from the World's Exposition at Chicago, and have suffered deterioration from time and exposure.

In reply, you are informed that inasmuch as the special regulations governing the World's Fair at Chicago were generally extended to the Cotton States Exposition, provision has been made for the appraisement of exhibits entered for consumption, in condition as found with due consideration of unavoidable wear and tear. Also, that where duties are paid in advance upon exhibits not withdrawn until the close of the Exposition, a reasonable allowance and refund may be made for damage or deterioration actually incurred by exposure at the Exposition.

No further regulations would seem to be required on the subject.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 17, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your letter of the 27th ultimo, in which you suggest certain reductions in the force now employed in connection with the Cotton States and International Exposition, you are hereby directed to have the following-named officers return to their respective home offices as early as possible: Charles C. Smith, inspector, New York; E. T. McDonald, clerk, New York.

You are further directed to dispense with the services of two of the temporary inspectors now employed at the Exposition grounds. You will report the names of the persons dismissed.

As an economical and efficient customs administration at the Exposition grounds is essential, you will report promptly to the Department what action you may take in regard to recommendations made to you from time to time by Mr. Donaldson, the deputy surveyor in charge, concerning the progressive reduction of the customs force specially detailed or employed.

Respectfully yours, C. S. HAMLIN, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 23, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department learns from Mr. Donaldson that claims for allowance and refund will be made on some of the duty-paid exhibits, because of depreciation and damage resulting from exposure and handling at the Exposition. As it is understood that the articles have been kept under constant customs supervision and can be positively identified, you are authorized hereby to reappraise such goods and make reasonable allowances for such depreciation of market value as is evident on inspection. Refund of excess of deposit will then be made. This concession applies only to goods withdrawn for consumption or transportation in bond, and not to exported goods.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., December 28, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 27th instant, with inclosures, together with other correspondence in relation to the application of Madam Alida Goetghebuer for the release of certain laces under seizure at your port. Foreign value, $105.50; home value, $152.25.

The matter was the subject of summary proceedings, and the court finds that three collars were identified by experts as recent importations and should be forfeited; that as to the other articles in question the evidence is insufficient to charge the claimant with smuggling and violation of law, and that she is entitled to have the goods returned to her.

After due consideration of the case, and in view of the findings of the court, you are authorized hereby to release the three collars upon payment of the appraised value thereof, and the balance of the seizure unconditionally.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 2, 1896.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department has received from G. Niederlein, delegate for the Commercial Museum at Philadelphia, a complaint that objections are made to the delivery to him of certain exhibits mentioned in the letter addressed by the Department to Hon. Charles F. Warwick, of Philadelphia.

It seems that the copy of the letter last cited, which was presented by Mr. Niederlein, contained a typographical error in the signature, which threw doubt upon its authenticity. Mr. Warwick made application to be allowed to receive, duty free, certain of the Venezuelan and other exhibits which, as he stated, have been presented to the Philadelphia Commercial Museum, an institution established for the purpose of exhibiting the manufactures and productions of foreign countries.

The Department, under the assurance that no goods were to be sold in the museum, informed Mr. Warwick that the donations specified by him might be withdrawn free of duty.

This proceeding will be in accordance with the precedent established at the World's Columbian Exposition at Chicago, and with paragraph 688 of the tariff act, which exempts from duty "collections in illustration of the progress of the arts, sciences, and manufactures for exhibition, etc."

You will be governed accordingly.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 2, 1896.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 28th ultimo, with which you inclose blank forms and copies of rules established by you to govern customs proceedings at the Exposition on and after the closing of the same.

The forms and rules are hereby approved. Special care should be taken that collectors at outward ports are duly notified of all entries for transportation to and exportation from their respective ports.

Respectfully yours,

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., January 21, 1896.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: The Department is in receipt of your letter of the 15th instant, in which you present a question relating to the assessment of duty upon certain exhibits at the Exposition which have now been withdrawn for consumption. The articles in question were originally imported for exhibit at the World's Columbian Exposition in 1893, were transferred in bond to the San Francisco Midwinter Fair, and then brought in bond to your port.

It is claimed that as the provisions of the tariff act of August 28, 1894, are made in terms to apply to all merchandise "withdrawn for consumption," the conditions named in the act of August 18, 1894, establishing the Atlanta Exposition have been so far superseded. The last-named act provided that articles imported duty free for exhibition should, when sold or withdrawn for consumption in the United States, "be subject to the duty, if any, imposed upon such article by the revenue laws in force at the date of importation." This provision has been embodied in each of the acts which related to similar expositions, and on July 11, 1895, the Board of General Appraisers decided an appeal made to them in a case presenting the question which has arisen at your port. The goods were imported while the tariff act of October 1, 1890, was in force and were withdrawn for consumption under the present tariff act.

The board, after quoting the proviso above referred to, said:

"This being a special act of legislation designed to cover a particular case of merchandise, it is not repealed or modified by the more general legislation embodied in the tariff act of 1894, as erroneously contended in the protests."

No appeal was taken from this decision, and the Department will be governed thereby in all analogous cases. The importation which is the subject of your letter will be liquidated for duty under the act of October 1, 1890.

Respectfully yours,

C. S. HAMLIN, *Acting Secretary.*

[Telegram.]

WASHINGTON, D. C., *January 25, 1896.*

SURVEYOR OF CUSTOMS, *Atlanta, Ga.:*

Goods of Alida Goetghebuer released on payment duty, foreign value, as appraised at your port. Collect.

C. S. HAMLIN, *Assistant Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., March 28, 1896.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: You are hereby authorized, under the provisions of articles 818 of the Customs Regulations of 1892, to sell the following abandoned articles left over from the International Exposition, by posting notice of sale ten days in some conspicuous place in your custom-house, viz: One old desk and two old stools, one glass case containing 11 insulators, and one lot of sheep dips; it appearing that from depreciation in value, damage, leakage, or other cause, the goods would not bring sufficient to pay the duties, storage, or other charges, if suffered to remain in store to await the regular public auction sales.

Respectfully yours,

C. S. HAMLIN,
Assistant Secretary.

EXHIBIT C.

A.—*Customs officials on duty at the special customs station, Cotton States and International Exposition.*

WALTER A. DONALDSON, *Deputy Surveyor in Charge.*

Name.	Grade.	Date of appointment.	Date relieved.
Miss T. Shelton.....	Secretary and stenographer.....	Sept. 10, 1895	Apr. 20, 1896

A.—*Customs officials on duty at the special customs station, Cotton States and International Exposition*—Continued.

CLERKS.

Name.	Grade.	Date of reporting.	Date of recall.
K. S. Tupper	Chief clerk until September 23, 1895; detailed from Charleston, S. C.	Sept. 11, 1895	Sept. 2, 1895 (died)
H. A. Baxter	Warehouse clerk and chief clerk from September 23, 1895; detailed from New York.	Sept. 17, 1895	Feb. 27, 1896
E. Morecock	Record clerk; detailed from Newport News, Va.	Oct. 1, 1895	Jan. 28, 1896
H. L. Johnson	Temporary clerk of customs	Oct. 9, 1895	Apr. 8, 1896

DETAILED INSPECTORS.

J. T. Scharf	Chinese inspector; detailed from New York	Sept. 12, 1895	Jan. 8, 1896
J. W. Murphy	Chief inspector until October 11, 1895; detailed from Chicago, Ill.	Sept. 11, 1895	Oct. 10, 1895
C. C. Smith	Assistant chief inspector; chief inspector from October 11, 1895; detailed from New York.	Sept. 20, 1895	Dec. 31, 1895
J. S. Andrews	Inspector of customs and record clerk until September 26, 1895; detailed from Newport News, Va.	Sept. 20, 1895	Sept. 26, 1895
E. T. McDonald	General inspector; detailed from New York	Oct. 17, 1895	Dec. 31, 1895

APPRAISING DEPARTMENT.

D. W. Lee	Examiner of merchandise; detailed from New York.	Sept. 11, 1895	Oct. 8, 1895
R. J. Keegan	Examiner of merchandise; detailed from Philadelphia, Pa.	Sept. 16, 1895	Dec. 8, 1895
E. E. Aldred	Acting examiner, port of Atlanta, Ga	.....	.....

MESSENGER.

Name.	Date of appointment.	Date relieved.
Augustus Turner	Sept. 2, 1895	Jan. 15, 1896

LABORER AND JANITOR.

J. D. Cunigan	Sept. 19, 1895	Feb. 15, 1896.

DAY INSPECTORS.

Name.	Date of appointment.	Date relieved.
J. P. Clark	Sept. 2, 1895	Jan. 15, 1896
J. P. Foster	do	Feb. 15, 1896
James H. Griffin	Oct. 8, 1895	Jan. 31, 1896
John E. Lane	Oct. 5, 1895	Dec. 18, 1895
W. B. Lane	Sept. 2, 1895	Dec. 31, 1895
N. W. Perkins	Sept. 25, 1895	Feb. 12, 1896
G. W. Shelverton	Sept. 2, 1895	Jan. 31, 1896
J. M. Stocker	Oct. 7, 1895	Jan. 15, 1896
R. M. West	Sept. 2, 1895	Dec. 31, 1895

NIGHT WATCHMEN.

W. J. Galloway	Sept. 2, 1895	Feb. 10, 1896
W. A. Turner	Sept. 12, 1895	Dec. 27, 1895

A.—*Customs officials on duty at the special customs station, Cotton States and International Exposition*—Continued.

DETAIL FROM OFFICE OF SPECIAL AGENTS.

C. A. MACATEE, *Special Agent in Charge.*

Name.	Grade.	Date of reporting.	Date of recall.
James A. Bayard.....	Special employee; detailed from Norfolk, Va....	Sept. 16, 1895	Jan. 20, 1896
De Witt C. Jackson ...	Special inspector; detailed from Suspension Bridge, N. Y.	.....do	Feb. 11, 1896
William H. Thornton..	Special inspector; detailed from Mobile, Ala....	Sept. 14, 1895	Dec. 28, 1895

SPECIAL ASSIGNMENTS.

Name.	Assignment.
E. Morecock	Acting weigher and gauger.
B. M. Goldsmith	Storekeeper.
E. T. McAfee	Acting custodian.
J. P. Foster	Acting storekeeper for Liberal Arts Building.
G. W. Shelverton	Captain of the night watch.
H. A. Baxter, chief clerk James A. Bayard, special employee C. C. Smith, chief inspector William H. Thornton, special inspector	Special detail for the examination of installations and the checking of exhibits.

B.—*Temporary force; compensation.*

Name.	Date of appointment.	Rate.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.
Stenographer.										
Miss T. Shelton.....	1895. Sept. 10	$75.....	$52.50	$75.00	$75.00	$75.00	$75.00	$75.00	$75.00	$50.00
Temporary clerk.										
H. L. Johnson	Oct. 9	$50.....	.....	37.09	50.00	50.00	50.00	50.00	50.00	13.33
Messenger.										
Augustus Turner ..	Sept. 2	$300 per annum...	23.64	25.30	24.40	25.30	12.50	.....	.....	.....
Janitor.										
Dock Cunigan	Sept. 19	$25 per month	10.00	25.00	.....	.....	.....	.....	.....	.....
	Nov. 1	$420 per annum.	.....	.....	34.20	35.40	35.70	17.31	.....	.....
Inspectors.										
J. P. Clark.....	Sept. 2	$3 per day	87.00	93.00	90.00	93.00	45.00	.....	.....	.....
J. P. Foster.....	...do	.....do	87.00	93.00	90.00	93.00	93.00	45.00	.....	.....
G. W. Shelverton ...	...do	.....do	87.00	93.00	90.00	93.00	93.00	.....	.....	.....
W. B. Lane	...do	.....do	87.00	93.00	90.00	93.00	.....	.....	.....	.....
N. W. Perkins	Sept. 25	.....do	.....	111.00	90.00	93.00	93.00	36.00	.....	.....
J. H. Griffin.....	Oct. 8	.....do	.....	69.00	90.00	93.00	93.00	.....	.....	.....
R. M. West	Sept. 2	.....do	87.00	93.00	90.00	93.00	.....	.....	.....	.....
J. M. Stocker	Oct. 7	.....	.....	75.00	90.00	93.00	45.00	.....	.....	.....
J. E. Lane.....	Oct. 5	$3 per day	.....	81.00	90.00	54.00	.....	.....	.....	.....
W. J. Galloway.....	Sept. 2	.....do	87.00	24.00	.....	.....	.....	.....	.....	.....
W. A. Turner.....	Sept. 12	.....do	57.00	21.00	.....	.....	.....	.....	.....	.....
Watchmen.										
W. J. Galloway	Oct. 9	$2 per day	.....	46.00	60.00	62.00	62.00	20.00	.....	.....
W. A. Turner.....	Oct. 8	.....do	.....	48.00	60.00	54.00	.....	.....	.....	.....

B.—*Temporary force; compensation*—Continued.

TEMPORARY CUSTOMS OFFICIALS FOR DUTY AT SPECIAL CUSTOMS STATION, COTTON STATES AND INTERNATIONAL EXPOSITION.

Name.	Term of service.
Secretary and stenographer.	
Miss T. Shelton	September 10, 1895, to April 20, 1896.
Clerk.	
H. L. Johnson	October 9, 1895, to April 8, 1896.
Day inspectors.	
J. P. Foster	September 2, 1895, to February 15, 1896.
J. P. Clark	September 2, 1895, to January 15, 1896.
J. H. Griffin	October 8, 1895, to January 31, 1896.
John E. Lane	October 5, 1895, to December 18, 1895.
W. B. Lane	September 2, 1895, to December 31, 1895.
N. W. Perkins	September 25, 1895, to February 12, 1896.
G. W. Shelverton	September 2, 1895, to January 31, 1896.
J. M. Stocker	October 7, 1895, to January 15, 1896.
R. M. West	September 2, 1895, to December 31, 1895.
Night watchmen.	
W. J. Galloway	September 2, 1895, to February 10, 1896.
W. A. Turner	September 12, 1895, to December 27, 1895.
Messenger.	
Augustus Turner	September 2, 1895, to January 15, 1896.
Laborer and janitor.	
J. D. Cunigan	September 19, 1895, to February 15, 1896.

TOTAL COMPENSATION PAID TO THE TEMPORARY APPOINTEES.

Date.	Amount.	Date.	Amount.
September, 1895	$665.14	February, 1896	$243.31
October, 1895	1,102.39	March, 1896	125.00
November, 1895	1,113.60	April, 1896	63.33
December, 1895	1,099.70		
January, 1896	697.20		5,109.67

C.—*Customs divisions and assignment of inspectors.*

Building.	Foreign section.	First relief.	Second relief.	Third relief.
Liberal Arts	France, Russia, Austria, Great Britain, Italy, Germany, Sweden	J. P. Clark	Shelverton and Turner.	Galloway and Lane.
		N. W. Perkins	do	Do.
		J. H. Griffin	do	Do.
Fine Arts, Agricultural		J. M. Stocker	do	Do.
			5 p. m. to 10.30 p. m.	
Transportation	Chile, Mexico, Venezuela	R. M. West	J. E. Lane	Galloway and Lane.
			5 p. m. to 12 m.	
Costa Rica, Mexican Village, Custom-house and bonded warehouse, Japanese Village, Chinese Village, Warehouse for empty cases, Negro, Machinery Hall, Electrical	Liberia, British (General patrol.)	E. T. McDonald	Shelverton and Turner.	Galloway and Lane.

C.—*Customs divisions and assignment of inspectors*—Continued.

PERMANENT AND SPECIAL ASSIGNMENTS.

Name.	Assignment.
Charles C. Smith	Chief inspector in charge of the corps of inspectors.
E. Morecock	Acting weigher and gauger and record clerk.
J. P. Foster	Acting storekeeper at the Liberal Arts Building.
G. W. Shelverton	Captain of the second and third reliefs.
J. E. Lane	Clerical work at the custom-house from 3 to 5 p. m., and at Transportation Building from 5 to 10.30 p. m.

EXHIBIT D.

Records and reports provided for I. T. ports of delivery, at which warehousing facilities do not exist.

RECORDS ENUMERATED AND DESCRIBED.

388*c*. Daily record of moneys received from all sources.
358. Daily record of balances on accounts.
360*c*. Impost book.
150. Account current of official emoluments.
356. Record of moneys received and paid.
366*b*. Record of powers of attorney.
1027. Used as a record of seizures.
371. Record of consuls' certificates to certified invoices.
423. Daily register of merchandise and estimated duties thereon, imported at other ports and received under immediate transportation regulations without appraisement.
361. General record of accounts current.
154. Certificate of services performed for American vessels under act of June 19, 1886; also of services under act of June 10, 1890, to be paid for by the United States.
399. Receipts for duties and fees.
655*b*. Record of entries liquidated.

REPORTS ENUMERATED.

1, 2*c*, 198, 81, 82, 84, 57, 58, 234, 235, 155, 236, 237, 153, 232, 238, 125, 126, 127*b*, 150, 230, 165, 165*b*, 167, 202, 203, 226, 270, 273*a*, 273*b*, 292, 311, and 274.

Additional abstracts and reports in regard to customs business transacted at the Cotton States and International Exposition.

WAREHOUSE BOND ACCOUNT.

No. 135. Account current of debentures.
No. 136. Abstract of drawbacks on exported merchandise paid.
No. 137. Abstract of debenture certificates issued on merchandise exported.
No. 424. Abstract of duties on goods imported and entered for warehousing.
No. 425. Abstracts of duties on goods imported and warehoused in other districts and transported and rewarehoused.
No. 426. Abstract of increased duties ascertained on liquidation of warehouse entries.
No. 427. Abstract of duties on goods withdrawn for consumption.
No. 428. Abstract of duties on goods warehoused in other districts transported, rewarehoused, and withdrawn for consumption.
No. 429. Abstract of duties on goods warehoused and withdrawn for transportation to other districts.
No. 430. Abstract of duties on goods warehoused in one district and rewarehoused in another, having been withdrawn for transportation.
No. 431. Abstract of duties on goods warehoused and withdrawn without payment of duty, and entered for exportation to foreign ports.
No. 432. Abstract of allowances for deficiencies in quantity imported on goods withdrawn from warehouse.
No. 433. Abstract of reduction of duties under provisions of law affecting duty on goods in warehouse on withdrawal for consumption.
No. 436. Abstract of excess of duties ascertained on liquidation of warehouse entries.

No. 437. Statement of merchandise in warehouse at close of month.
No. 444. General account of bonds for duties on goods warehoused.
No. 445. Account of transportation bonds.
No. 446. Account of export bonds.
No. 435½. Return of merchandise received, not entered, and on hand at close of quarter.
No. 435½*b*. Record of unclaimed merchandise.
No. 435¾. Statement of disposition of merchandise received, previously reported as not entered, and on hand at close of quarter.

Descriptive list of the special books and records maintained at the Cotton States and International Exposition.

1. Inspector's memorandum record book of installations (18 sets).
2. General register of entries received at Exposition custom-house, Atlanta, Ga.
3. Special Exposition warehouse and rewarehouse ledger of imported exhibits at the Cotton States and International Exposition.
4. Special Exposition warehouse record, used as a merchandise account.
5. Book of warehousing bonds, Cat. No. 704*b*.
6. Examiner's special record of appraisements.
7. Storekeeper's special record of imported exhibits at the Cotton States and International Exposition, volumes A and B, with indexes.
8. Register of empty cases received at empty-case warehouse.
9. Consolidated record of imported exhibits received at and permitted and delivered from the buildings and inclosures at the Cotton States and International Exposition.
10. Record of letters written at the Cotton States and International Exposition, volumes A and B, with indexes.
11. Record of letters received at the Cotton States and International Exposition, volumes 1 and 2, with indexes.
12. Record of chief inspector's reports.
13. Special record of Exposition permits to deliver and release.
14. Special record of transportation and exportation entries.
15. Book of transportation bonds, 739*b*.

Besides the special forms already referred to, the following forms, under the General Customs Regulations, have also been used in connection with imported exhibits at the Cotton States and International Exposition:

Cat. No. 86. Time and pay roll of employees.
Cat. No. 89. Voucher for pay of employees.
Cat. No. 233. Estimate of moneys required to refund excess of deposits for impost and tonnage; unascertained duties and debentures.
N. Y. Cat. No. 250, Art. 564, Customs Regulations of 1892. Certificate to cancel transportation bond.
Cat. No. 253. Amendment to warehouse entry; increased duties.
Cat. No. 622. Statement of liquidation.
Cat. No. 636. Statement and entry of merchandise imported through the mails.
Cat. No. 717. Permit for delivery of goods from warehouse for consumption.
Cat. No. 719. Delivery permit on withdrawal from vessel warehouse for immediate consumption.
Cat. No. 740. Certificate of delivery for canceling transportion bond.
Cat. No. 755. Certificate of delivery of unappraised merchandise.
Cat. No. 761. Certificate of inspection at frontier port. (Secs. 2971 and 2989, Rev. Stat.)
Cat. No. 792. Certificate of transportation and exportation with benefit of drawback.
Cat. No. 921. Weigher's special return of imports.
Cat. No. 927. Gauger's special return of imports.

Sample page from No. 3, descriptive list (special Exposition warehouse and rewarehouse ledger of imported exhibits).

Dr. ENTRIES FOR WAREHOUSING.						ENTRIES FOR WITHDRAWAL.									Cr.
	Marks.	Numbers.	Merchandise.	Rate of duty.	Dutiable value of each package.	By whom withdrawn.	Date of withdrawal.	Marks.	Numbers.	Merchandise.	Quantity.	Rate of duty.	Value.	Duty.	Remarks.
C. S. & I. E. 19, bond No. 28..... Importer, H. Bradley. Date of import, Aug. 27, 1895. Date of entry, Jan. 22, 1896. Vessel, Massachusetts. Where from, London. Warehouse, Fine Arts.	Ⓑ	.....	1 case photographs 49—25=$12.25.	25%	$49.00	H. Bradley	1896. Jan. 23	Ⓑ	.....	Photographs	1 case.	25%	$49.00	$12.25	T. No. 8.
C. S. & I. E. 66, bond No. 29..... Importer, H. Bradley. Date of import, Sept. 11, 1895. Date of entry, Jan. 26, 1896. Vessel, Majestic. Where from, Liverpool. Warehouse, Fine Arts.	F B L	1/4	4 cases manufactured marble. 83—45=$37.35. To be withdrawn in 1 lot.	45%	83.00	H. Bradley	Jan. 23	F B L	1/4	Manufactured marble.	4 cases	....	.....	37.75	T. No. 9.
C. S. & I. E. 18, bond No. 30..... Importer, A. Macchi. Date of import, Aug. 20, 1895. Date of entry, Jan. 22, 1896. Vessel, Kaiser Wilhelm II. Where from, Genoa. Warehouse, Fine Arts.	FG JNV NC	1 1 1	1 case paintings... Frames ..... 1 case paintings... Frames ..... 1 case paintings... Frames ..... 1873, free. 116—25=$29.00 $29.00.	Free. 25 Free. 25 Free. 25	675.00 58.00 772.00 19.00 425.00 39.00	A. Macchi.	Jan. 23	FG JNV NC	1 1 1 3	Paintings and frames. Paintings and frames. Paintings and frames.	1 case. 1 case. 1 case.	....	.....	29.00	T. & E. No. 9.

Sample page from No. 7, descriptive list (special storekeeper's record of imported exhibits at the Cotton States and International Exposition).

	I. T. No. 744. C. S. & I. E. No. 12. Importer, A. Santamaria.				Amount.
AS No. 1	1 case silverware containing 262 silver teaspoons, assorted, 26 pairs sugar tongs. Exceptions—100 teaspoons over. Weight on invoice, 148 ounces troy. Reweighed at Buffalo Scale Co., net $10\frac{4}{16}$ ava.		AS No. 1	Duty paid October 7, 1895, 262 silver teaspoons, 5 pairs sugar tongs } $98\frac{1}{2}$ ounces Troy @ 5—6,	$71.40 £11 1s. 9d.
	Italian section. Installed by: J. P. FOSTER, *Inspector.*				
	I. T. No. 72. C. S. & I. E. No. 127. Importer, I. E. Carrini.				Amount.
NC 24311–18					
24311 24312 24313 24314	244 Venetian vases, decorated.	1 broken. 3 " 3 "	NC 24311–14	Duty paid November 6, 1895.	$46.80
24315 24316 24317 24318	160 Venetian vases, decorated.	3 " 3 " 1 " 3 "	NC 24315–18	Duty paid November 19, 1895.	32.80
		14			79.60
	Italian section. Installed by: J. H. GRIFFIN, *Inspector.*				

Sample page from No. 7, descriptive list (special storekeeper's record of imported exhibits at the Cotton States and International Exposition)—Continued.

	I. T. No. 82. C. S. & I. E. No. 138. Importer, A. Santamaria.			
MG 1039	17 hairpins. 4 chatelains. 4 bracelets. 96 swords, assorted (scarf pins). 168 breoches. U. S. customs lock, 7507. Register before unlocking, 138. Register after unlocking, 139. Installed by: J. P. CLARK, *Inspector.*	MC 1039	Duty paid November 8, 1895. 17 hairpins, @1.25 4 chatelains, 2.50 4 bracelets, 3.00 96 swords, assorted, 1.15 168 brooches, .80	Amount. $19.60 Lire, 21.25 10.00 12.00 110.40 134.40 Lire, 288.05
Italian section.				
D & C L	I. T. No. 40. C. S. & I. E. No. 60. Importer, A. Macchi.			
1	2 show cases 6x2x9 in.			
2	2 show cases 6x2x9 in.			
3	2 show cases 4½x2x9. Glass broken on one end.			
*4	2 show cases 4x2x9. * Top and side glass broken in one case. Same left in packing case (in stand.)			
Italian section.	Installed by: R. M. WEST, *Inspector.*			

Sample page from No. 7, descriptive list (special storekeeper's record of imported exhibits at the Cotton States and International Exposition)—Continued.

	I. T. No. 21718.	C. S. and I. E. No. 58.			
	Importer, L. Hornstein.				
R. St. K. 929			R. St. K. 929	Notice of drawback filed October 15, 1895. Same withdrawn November 2, 1895.	
173	3 china cups and saucers.				
173	3 china cups and saucers.				
173	3 china cups and saucers.			Duty paid October 17, 1895.	Amount, $30.10.
173	3 china cups and saucers.				
204	1 china jardinieré.				
204	1 china jardinieré.				
204	1 china jardinieré.				
204	1 china jardinieré.				
155	1 china vase.				
191	2 china vases.				
192	2 china vases.				
110	2 china vases.				
1001	2 china figures.				
1004	2 china figures.				
1007	1 china figure.				
1019	1 china figure.				
1020	1 china figure.				
1033	1 china figure.				
1034	1 china figure.	No. 1034, head, arms, and wings broken off.			
1031	1 china figure.				
	Austrian section.	Installed by: J. P. FOSTER, *Inspector.*			

Sample page from No. 9, descriptive list (Statement of goods received at, permitted, and delivered from, warehouse known as Liberal Arts).

Receipts.						Permits.				
Date.	Bond No.	Marks.	Nos.	Description.	W. H. or G. O.	Date.	To whom permitted.	Quantity.	When delivered.	Remarks.
1895. Nov. 20	7	JL	1	1 case	W. H.	1896. Jan. 9	Marie Lerette	Portion of case	1896. Jan. 9	Consumption D. L. Oct. 2, 1895, repacked.
						Feb. 5	do	Balance of case	Feb. 5	Exported.
			2	do	W. H.	do	do	1 case	do	Do.
			3	do	W. H.	do	do	do	do	Do.
			4	do	W. H.	do	do	do	do	Do.
			5	do	W. H.	do	do	do	do	Do.
			6	do	W. H.	do	do	do	do	Do.
			7	do	W. H.	do	do	do	do	Do.
			8	do	W. H.	do	do	do	do	Do.
			9	do	W. H.	do	do	do	do	Do.
			10	do	W. H.	do	do	do	do	Do.
			11	do	W. H.	do	do	do	do	Do.
			20	1 case (or package)	W. H.		Abandoned.			
			23	1 case	W. H.		Abandoned.			
			24	do	W. H.	Feb. 5	Marie Levitte	1 case	Feb. 5	Exported.
			26	do	W. H.	do	do	do	do	Do.
			28	do	W. H.	Nov. 20	do	Portion of case	Nov. 20	Consumption.
						Jan. 9	do	do	Jan. 9	Do.
						Feb. 5	do	Balance of case	Feb. 5	Exported.
			29	do	W. H.	do	do	1 case	do	Do.
1896. Feb. 6	41	AB	49	1 case	W. H.	Feb. 6	Chevalié & Saulay	1 case	Feb. 6	Transported.
Feb. 7	42	JP	1–15	15 cases	W. H.	Feb. 7	Chevalié & Saulay	15 cases	Feb. 7	Transported.
Feb. 10	43	DXC L	1–4	4 cases	W. H.	Feb. 10	A. Macchi	4 cases	Feb. 10	Exported.
Feb. 10	47	GB	40	1 case	W. H.	Feb. 10	G. Brandies	2 cases	Feb. 10	Repacked into two cases for export.
1895. Oct. 12	12	H WTS B	1	1 case	W. H.	1896. Feb. 6	Hellman Bros	1 case	Feb. 6	Export.
			2	do	W. H.	do	do	do	do	Do.
			4	do	W. H.	1895. Nov. 11	do	do	1895. Nov. 11	Consumption.

From No. 2, descriptive list (sample page from blanket register of entries at the Exposition custom house, Atlanta, Ga.).

By whom entered.	Consignee.	Date received at port of destination.	Foreign port.	Name of vessel.	Description of merchandise.	Name of bonded carrier.	Date of entry at port of first arrival.	Port of first arrival.	No. of I. T. entry.	Number of packages.	Invoice value.	Estimated duty.	Warehouse, consumption, or unclaimed.	Entry No. or G. O. No.
G. W. Sheldon & Co.	Gustave Brandies.	1895. Sept. 4	Hamburg..	Marsala	B 1-11, hollow glass.	Clyde Steamship Company.	1895. Sept. 12	New York	18913	11	$629.00	$255.00	C.	1
Do.....	L. Homstein	Sept. 6	Rotterdam.	Spaarndam .	RStK 29-31, AA 6003-6, glassware.	.....do	Sept. 26	.....do	20373	8	869.00	355.00	C. & W.	8
Do.....	Horace Bradley.	Aug. 24	Hamburg..	Marsala	GF 1-6, pictures.	Pennsylvania Railroad.	Sept. 12	.....do	19522	6	17,478.00	4,365.00	W.	16
A. Santamaria .	A. Santamaria ..	Aug. 28	Southampton.	Paris	AD, 2 cases mf. metal, etc.	Southern Pacific Railroad.	Apr. 29	.....do	San Francisco, T. 174.	1	1,929.00	942.85	Re W.	22

EXHIBIT E.

Final statement as to the importation, installation, and disposition of foreign

[Columns containing marks and numbers under

CLASS I.—IMMEDIATE TRANSPOR

Entry numbers.			Port of first arrival.	Importers.	Description of goods.	Number of cases.
I. T.	Exposition.	Port.				
18913	1	40	N. Y....	G. Brandies.....	Glassware.....	11
Baggage No. 164 B.	2	38	N. Y....	Alex Neuman.....	Imt. jewelry.....	1
9	3	34	N. Y....	V. Jonest.....	Jewelry, mf. met., and glass.....	4
19971	4	43	N. Y....	G. Brandies.....	Glassware, mf. met., and shell...	6
26	5	32	N. Y....	A. De Caro.....	Shell goods.....	4
19303	6	33	N. Y....	V. Jonest.....	Jewelry.....	1
31	7	39	N. Y....	H. Mueller.....	.....do.....	1
20376	8	35	N. Y....	L. Homstein.....	Glassware and dec. earthenware.	7
20376	8 B	63½	N. Y....	.....do.....	.....do.....	1
Cons. seal. art. 459, C. R. 92.	9	75	Ogdensburg.	Keeowang Kee Co....	Oriental goods.....	220
1	10	62	N. Y....	Marie Leritte.....	Jewelry and mf. metal.....	1
1	10 B	62½	N. Y....	.....do.....	.....do.....	15
20916	11	44	N. Y....	V. Jonest.....	Jewelry.....	1
651	13	42	Philadelphia.	A. Goetghebuer.....	Glassware, mf. met., silk, smo. art. and lace.	18
649	14	41	Philadelphia.	G. H. Mamet.....	Opera glrsses and mf. leather....	3
3	15	45	N. Y....	A. Macchi.....	Jewelry, mf. met., and smo. art...	3
16	16	36 *c*	N. Y....	H. Bradley.....	Oil ptgs., mf. wood, met., and marble.	6
2	17	36 G	N. Y....	.....do.....	.....do.....	2
12	18	31	N. Y....	A. Macchi.....	Statuary.....	4
12	18 B	.....	N. Y....	.....do.....	Oil ptgs. and mf. wood.....	3
17	19	36 D	N. Y....	H. Bradley.....	Photographs.....	1
5	30	41½	N. Y....	A. Macchi.....	Mf. glass.....	15
19935	33	63	N. Y....	L. Homstein.....	Dec. earthenware and glassware.	13
19935	33 B	44 *a*	N. Y....	.....do.....	Plate glass (silvered).....	3
20039	34	41 *a*	N. Y....	G. Brandies.....	Plate glass.....	1
20049	35	69	N. Y....	.....do.....	Mf. met., wood, and jewelry.....	2
20049	35 B	.....	N. Y....	.....do.....	Jewelry.....	1
6	36 B	5 *a*	N. Y....	R. Capelli.....	Statuary and mf. marble.....	54
6	36	163	N. Y....	.....do.....	.....do.....	93
7	37	47	N. Y....	Wm. Arup.....	Show cases and printed matter..	1
8	38	137	N. Y....	G. Gonelli.....	Statuary, mf. marble, and ptgs...	125
10	39	89	N. Y....	A. Macchi.....	Mirrors.....	7
10	39 B	89½	N. Y....	.....do.....	Mf. met., drawings, felt hats.....	15
11	40	60	N. Y....	E. Ugolini.....	Jewelry, mf. wood, and marble...	1
11	40 B	59½	N. Y....	A. Macchi.....	Mf. marble, cot., silk, and met...	16
13	41	157½	N. Y....	A. Macchi.....	Mf. wood and pfy.....	11
14	42 B	9½	N. Y....	Aloys Koch.....	Sewing machines.....	4
14	42	9	N. Y....	.....do.....	.....do.....	2
15	43	160	N. Y....	Hellman Bros.....	Drugs and printed matter.....	1
15	43 B	32½	N. Y....	.....do.....	.....do.....	7
18	44	109	N. Y....	.....do.....	Cider in bottles.....	1
20	45	.....	N. Y....	.....do.....	Sheep dips.....	1
23	46	64	N. Y....	L. Homstein.....	Soap and pfy.....	6
24	47	36K	N. Y....	Hellman Bros.....	Bicycle.....	1
26	48	164	N. Y....	Marie Levitte.....	Silverware.....	1
21219	49	54	N. Y....	L. Homstein.....	Glassware.....	11
27	50	.....	N. Y....	Lapini Bros.....	Statuary and mf. marble.....	7

EXHIBIT E.

exhibits at the Cotton States and International Exposition, Atlanta, Ga.

"Description of packages" omitted in printing.]

TATION WITHOUT APPRAISEMENT.

Appraised value.	Ascertained duty.	Ascertained duty entered for—		Warehouse bond numbers	Ascertained duty accounted for by withdrawals from W. H.			Allowances for—			Remarks.
		Consumption.	Warehouse.		Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Donations to institutions.	Excess.	
$629	$251.60	$251.60	.....	....	.....	.....	.....	.....	.....	.....	
452	160.65	160.65	.....	....	.....	.....	.....	.....	.....	.....	
644	235.60	235.60	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 224.95									
1,061	[1] 237.05	352.65	.....	....	.....	.....	.....	.....	.....	.....	
	[2] 115.60										
1,601	563.60	563.60	.....	....	.....	.....	.....	.....	.....	.....	
408	142.80	142.80	.....	....	.....	.....	.....	.....	.....	.....	
1,424	498.40	498.40	.....	....	.....	.....	.....	.....	.....	.....	
778	301.10	301.10	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 298.45									
78	27.35	.....	$27.35	3	$18.15	.....	.....	$9.20	.....	.....	
1,173	415.30	415.30	.....	....	.....	.....	.....	.....	.....	.....	
454	215.00	215.00	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 158.75									
2,508	896.85	.....	896.85	7	80.10	.....	$747.75	.....	.....	.....	Abandoned, $1; due, $68.
478	166.00	166.00	.....	....	.....	.....	.....	.....	.....	.....	
725	300.25	300.25	.....	....	.....	.....	.....	.....	.....	.....	
332	113.75	113.75	.....	....	.....	.....	.....	.....	.....	.....	
273	96.70	96.70	.....	....	.....	.....	.....	.....	.....	.....	
17,470	453.00	.....	453.00	26	15.25	.....	437.75	.....	.....	.....	
1,379	74.40	.....	74.40	27	.....	.....	74.40	.....	.....	.....	
3,860	Free.	.....	.....	....	.....	.....	.....	.....	.....	.....	
1,988	29.00	.....	29.00	30	.....	.....	29.00	.....	.....	.....	
49	12.25	.....	12.25	28	.....	$12.25	.....	.....	.....	.....	
326	114.10	.....	114.10	44	.....	.....	114.10	.....	.....	.....	
980	385.40	358.40	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 375.20									
160	71.64	.....	71.64	20	27.83	43.81	.....	.....	.....	.....	
63	38.82	.....	38.82	47	.....	.....	38.82	.....	.....	.....	
280	95.35	95.35	.....	....	.....	.....	.....	.....	.....	.....	
1,547	541.45	.....	541.45	1	.....	.....	541.45	.....	.....	.....	
492	221.40	.....	221.40	6	221.40	.....	.....	.....	.....	.....	
6,962	229.50	229.50	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 58.05									
99	24.75	.....	24.75	22	1.25	23.50	.....	.....	.....	.....	
9,354	253.12	170.40	.....	....	.....	.....	.....	.....	.....	.....	
		182.72									
293	49.29	49.29	.....	....	.....	.....	.....	.....	.....	.....	
300	75.25	.....	75.25	15	12.15	.....	56.35	3.50	.....	.....	Due, $3.25.
601	215.00	215.00	.....	....	.....	.....	.....	.....	.....	.....	
		[3] 210.75									
868	303.20	.....	303.20	14	102.59	.....	166.70	6.65	.....	.....	Due, $27.26.
855	210.90	.....	210.90	18	53.10	.....	131.25	21.30	.....	.....	Due, $5.25.
55	19.25	.....	19.25	40	.....	.....	19.25	.....	.....	.....	
32	11.20	11.20	.....	....	.....	.....	.....	.....	.....	.....	
2	.50	.50	.....	....	.....	.....	.....	.....	.....	.....	
397	103.15	.....	103.15	34	.....	.....	103.15	.....	.....	.....	
7	.86	.86	.....	....	.....	.....	.....	.....	.....	.....	
6	1.50	.....	.....	....	.....	.....	.....	.....	.....	.....	Abandoned, $1.50.
288	93.30	93.30	.....	....	.....	.....	.....	.....	.....	.....	
50	17.50	.....	17.50	35	.....	.....	17.50	.....	.....	.....	
240	87.75	87.75	.....	....	.....	.....	.....	.....	.....	.....	
1,265	499.20	499.20	.....	....	.....	.....	.....	.....	.....	.....	
239	49.05	.....	.....	....	.....	.....	.....	.....	.....	.....	Due, $49.50.

[1] Reliquidated. [2] Received. [3] Liquidated.

Final statement as to the importation, installation, and disposition of foreign

CLASS I.—IMMEDIATE TRANSPOR

Entry numbers.			Port of first arrival.	Importers.	Description of goods.	Number of cases.
I. T.	Exposition.	Port.				
29	51	90	N. Y....	C. Sestagalli	Dec. earthenware.....	8
29	51B	90½	N. Y....	.....do	Paintings, mf.wood, and woolens	14
21427	52	41¢	N. Y....	Chevalis & Saulay....	Plate glass, mf. wood, and cotton, mf. metal, and tapestry.	16
30	53	156½	N. Y....	A. Macchi	Aluminium statuary and printed matter.	2
34	54	119	N. Y....	William Arup.....	Silverware	1
34	54B	119½	N. Y....	.....do	.....do.....	1
1	55	149	New Orleans.	T. H. Mangel	Mf. wood and metal, plants, curios.	30
2169	56	79	N. Y....	V. Jonest	Jewelry	1
21670	57	103	N. Y....	L. Carmissa	Colodion	1
21718	58	84	N. Y....	L. Homstein	Dec. earthenware.....	1
36	59	6	N. Y....	A. De Caro.....	Show cases.....	4
40	60	41D	N. Y....	A. Macchi	.....do.....	4
41	61	40@	N. Y....	A. Santamaria.....	.....do.....	4
42	62	86	N. Y....	L. Homstein	Jewelry	1
22614	63	87	N. Y....	William Arup.....	Colored glass.....	1
22614	63B	87½	N. Y....	.....do	Cloth for decoration.....	1
38	66	36F	N. Y....	H. Bradley.....	Mf. marble	4
44	67	107¢	N. Y....	Chevalis & Saulay....	Jewelry	1
44	67B	92½	N. Y....	.....do	Mf. met. and bone and jewelry...	11
45	68	70	N. Y....	V. Jonest	Mf. wood and fans.....	5
43	69	52	N. Y....	.....do	Mf. metal and jewelry.....	1
4	70	53	N. Y....	.....do	Jewelry	2
28	71	56	N. Y....	Aloys Koch.....	.....do.....	1
21126	72	57	N. Y....	.....do	Mf. met., amber, and jewelry	5
21	73	55	N. Y....	.....do	Cotton and woolen goods.....	1
22246	74	58	N. Y....	Aloys Koch	Amber	3
23033	74½	85	N. Y....	L. Homstein.....	Dec. earthenware	3
23298	75	82	N. Y....	.....do	Mf. metal	1
87	76	143	N. Y....	A. Santamaria.....	Mf. metal and coral	1
23263	77	76	N. Y....	.....do	Silverware	1
47	78	36I	N. Y....	Aloys Koch	Mf. glass	1
33	79	65	N. Y....	Hillman Bros.....	Cutlery	1
33	79B	159½	N. Y....	.....do	Cutlery, show cases, and printed matter.	3
19	80	36E	N. Y....	.....do	Piano and insulators	1
48	81	81	N. Y....	V. Jonest.....	Jewelry	1
46	82	11	N. Y....	Commissioner for Venezuela.	Samples, as exhibits.....	17
18231	83	4	N. Y....	H. M. Turner	Curios and mf. silk.....	6
22304	84	157a	N. Y....	A. Macchi	Felt hats, veg. fiber and samples.	5
23412	85	99	N. Y....	G. Brandies	Oil ptgs. and mf. wood.....	1
Baggage 168	86	8	N. Y....	E. Bonnelli	Sewing machines.....	2
20193	87	36h	N. Y....	J. O'Neil & Son.....	.....do.....	1
780	90	94	Philadelphia.	A. Goetghebuer	Glassware	5
49	91	92	N. Y....	William Arup	Silverware	1
50	92	72	N. Y....	L. Rivolta	Jewelry.....	1
51	93	36J	N. Y....	Hillman Bros.....	.....do.....	1
52	94	71	N. Y....	L. Rivolta	.....do.....	1
54	95	80	N. Y....	V. Jonest.....	.....do.....	1
55	96	41B	N. Y....	Chevalis & Saulay....	Mf. met. and opera glasses	1
53	97	66	N. Y....	C. Frascola	Jewelry.....	1
56	98	113	N. Y....	Commissioner for Venezuela.	Samples of minerals, woods, liquors, and printed matter.	8
57	99	12	N. Y....	.....do	Printed matter.....	1
58	100	83	N. Y....	Aloys Koch	Handkerchiefs.....	1
59	101	28½	N. Y....	J. M. Faster.....	Working model and wine	51
35	102	107@	N. Y....	Chevalis & Saulay ...	Mf. met., scientif. ins., and fans..	7
36	103	52½	N. Y....	.....do	Mf. wood, jewelry, and fans	12
60	104	88	N. Y....	E. Ugolini	Jewelry.....	1

exhibits at the Cotton States and International Exposition, Atlanta, Ga.—Continued.

TATION WITHOUT APPRAISEMENT—Continued.

Appraised value.	Ascertained duty.	Ascertained duty entered for—		Warehouse bond numbers.	Ascertained duty accounted for by withdrawals from W. H.			Allowances for—			Remarks.
		Consumption.	Warehouse.		Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Donations to institutions.	Excess.	
$175	$49.35	$49.35									Deposited by R. Capelli, entry 36, C. S. & I. E.
3,036	340.40		$340.40	13	$38.15		$4.60			$204.00	Due, $13.65.
409	435.70		435.70	42		$435.70					
294	102.80		102.80	16	4.90		97.90				
1,010	353.50	353.50									
2,215	775.25		775.25	4	120.75		653.80				Due, 70 cents.
1,500	10.15	10.15									
234	81.90	81.90									
68	30.60	30.60									
86	30.10	30.10									
274	97.30	48.65 4.90						$43.75			
253	88.55		88.55	43			88.55				
262	91.70		91.70	48			91.70				
49	17.15	17.15									
39	15.60	15.60									
19	9.50		9.50	21	4.75			4.75			
83	37.35		37.35	29		37.35					
232	81.20	81.20									
1,531	538.75		538.75	8	29.75	505.75					Due, $3.25.
236	64.85	64.85									
254	88.90	88.90									
183	63.00	63.00									
119	38.65	38.65									
681	231.80	231.80									
114	53.95	53.95									
175	75.10	75.10									
382	142.10	143.10									
147	52.35	52.35									
682	193.85	193.85									
361	126.35	126.35									
36	12.60		12.60	31			12.60				
417	207.40	207.40									
623	270.20		270.20	12	156.80		114.20				Over 80 cents.
70	17.50		17.50	32			17.50				
82	28.70	28.70									
372	19.13								$19.13		
46	14.65	14.65									
33	11.00		11.00	17	9.00			2.00			
214	53.50	53.50									
50	17.50	8.75						8.75			
48	16.80		16.80	36			16.80				
54	21.60	21.60									
372	128.85	128.85									
314	109.90	109.90									
172	60.20		60.20	33			60.20				
152	53.20	53.20									
86	30.10	30.10									
140	49.65		49.65	41		49.65					
250	85.95	85.95									
322	9.46								9.46		
22	4.00								4.00		
85	42.50	42.50									
1,578	139.21		139.21	25		70.93	69.07				Over 79 cents.
2,260	789.65		789.65	9	255.70	532.40					Due, $1.55.
3,152	1,067.43		1,067.43	11	506.30	560.45					Due, 68 cents.
398	139.40	139.40									

Final statement as to the importation, installation, and disposition of foreign

CLASS I.—IMMEDIATE TRANSPOR

Entry numbers.						
I. T.	Exposition.	Port.	Port of first arrival.	Importers.	Description of goods.	Number of Cases.
60	104B	88½	N. Y....	E. Ugolini	Jewelry.....	1
37	105	10	N. Y....	Commissioner for Venezuela.	Books, woods, and minerals	69
22	106	57½	N. Y....	Chevalis & Saulay....	Mf. metal, earthenware, and glass.	14
24678	107	122	N. Y....	L. Homstein.....	Mf. glass	2
62	108	111	N. Y....	V. Jonest.....	Mf. metal	1
61	109	95	N. Y....	A. Santamaria.....	Mf. glass and jewelry	3
295	110	201	Eagle Pass.	R. Gonzalles	Cigars, Tobo., onyx, and antiques	10
295	110B	201½	Eagle Pass.	.....do	.....do.....	83
1337	111	36B	Boston..	Tweedales & Smalley.	Mf. metal	13
16	112	93	N. Y....	Hillman Bros	Earthenware.....	5
63	113	91	N. Y....	A. H. Smythe	.....do.....	2
64	114	129	N. Y....	V. Jonest	Musical insts.....	1
32	116	40½	N. Y....	R. J. Lovejoy	Dec. earthenware	2
1	118	36a	Baltimore.	Tweedales & Smalley.	Mf. metal.....	34
65	120	105	N. Y....	V. Jonest	Jewelry	1
66	121	43@	N. Y....	A. Macchi	Samples of cotton and hdw.....	3
67	122	98	N. Y....	Aloys Koch	Handkerchiefs	1
68	123	145	N. Y....	Chevalis & Saulay....	Jewelry	1
69	124	100	N. Y....	A. Neuman	.....do.....	1
70	125	174	N. Y....	A. Macchi	Mf. metal.....	2
71	126	126	N. Y....	William Arup	Earthenware.....	2
72	127	120	N. Y....	E. I. Canini	Glassware.....	4
7	127B	120½	N. Y....	.....do	.....do.....	4
73	128	106	N. Y....	V. Jonest	Mf. metal.....	1
74	129	139	N. Y....	L. Cannissi	Jewelry	1
75	130	40	N. Y....	C. W. Parsons	Ramie fiber.....	1
26047	131	123	N. Y....	L. Homstein	Mf. wood.....	1
77	132	110	N. Y....	V. Jonest	Jewelry	1
80	133	124	N. Y....	.....do	.....do.....	1
76	134	134	N. Y....	William Arup	Earthenware.....	3
78	135	43½	N. Y....	Aloys Koch	Jewelry	1
79	136	131	N. Y....	A. De Caro.....	Mf. coral and shell.....	1
81	137	196	N. Y....	E. I. Canini	Furniture, of wood.....	1
81	137B	196½	N. Y....	.....do	.....do.....	8
82	138	125	N. Y....	A. Santamaria	Mosaics	1
83	139	127	N. Y....	L. Rivolta	Jewelry	1
26753	140	128	N. Y....	Balesh & Gera.....	Furniture, of wood.....	1
84	141	159	N. Y....	Hillman Bros.....	Printed matter	1
85	142	144	N. Y....	V. Jonest	Jewelry	1
86	143	130	N. Y....	A. De Caro.....	Mf. shell	1
88	144	138	N. Y....	.....do	Jewelry	1
89	145	152	N. Y....	V. Jonest	.....do.....	1
90	146	151	N. Y....	A. De Caro.....	Mf. shell and wood.....	1
28744	147	153	N. Y....	Balesh & Gera.....	Mf. metal and jewelry.....	2
91	148	154	N. Y....	Pariente & Gluck.....	Carpets	3
357	149	37½	Eagle Pass.	R. Gonzalles	Printed matter.....	3
19231	150	20	N. Y....	V. Jonest	Col. plush, of cot. and silk, c. c. v.	1
92	151	162	N. Y....	.....do	Jewelry	1
93	152	156	N. Y....	A. DeCaro	Jewelry and mf. shell.....	1
94	153	157	N. Y....	H. Mueller.....	Jewelry	1
95	154	161	N. Y....	C. Testagalli.....	Silverware	1
96	155	155	N. Y....	A. Santamaria.....	Jewelry	1
29572	156	173	N. Y....	L. Hornstein.....	Mf. wood	1

exhibits at the Cotton States and International Exposition at Atlanta, Ga.—Continued.

TATION WITHOUT APPRAISEMENT—Continued.

Appraised value.	Ascertained duty.	Ascertained duty entered for—		Warehouse bond numbers.	Ascertained duty accounted for by withdrawals from W. H.			Allowances for—			Remarks.
		Consumption.	Warehouse.		Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Donations to institutions.	Excess.	
$353	$123.55	.....	$123.55	2	$116.55	.....	.....	.....	.....	.....	Due, $7.
4,203	651.10	.....	.....	....	.....	.....	.....	.....	$651.10	.....	
2,817	1,059.70	.....	1,059.70	10	367.60	$619.59	.....	.....	67.85	.....	Due, $4.75.
264	105.60	$105.60	.....	....	.....	.....	.....	.....	.....	.....	
276	97.40	97.40 [1]96.40	.....	....	.....	.....	.....	.....	.....	.....	
1,107	392.55	392.55	.....	....	.....	.....	.....	.....	.....	.....	
665	16.75	16.75	.....	....	.....	.....	.....	.....	.....	.....	
1,641	851.20	.....	851.20	39	220.29	.....	$630.91	.....	.....	.....	
324	113.40	.....	113.40	24	.....	.....	113.40	.....	.....	.....	
594	207.90	207.90	.....	....	.....	.....	.....	.....	.....	.....	
59	20.65	18.90 1.75	.....	....	.....	.....	.....	.....	.....	.....	
37	9.30	9.30	.....	....	.....	.....	.....	.....	.....	.....	
30	10.50	.....	10.50	37	.....	.....	10.50	.....	.....	.....	
1,432	501.20	.....	501.20	23	.....	.....	501.20	.....	.....	.....	
88	30.80	.....	.....	....	.....	.....	.....	.....	.....	.....	
25	Free.	.....	.....	....	.....	.....	.....	.....	.....	.....	Samples; no commercial value.
84	42.00	42.00	.....	....	.....	.....	.....	.....	.....	.....	
148	51.80	51.80	.....	....	.....	.....	.....	.....	.....	.....	
10	3.50	3.50	.....	....	.....	.....	.....	.....	.....	.....	
47	16.45	16.45 [1]11.20	.....	....	.....	.....	.....	.....	.....	.....	
2	.42	13.65	13.65	....	.....	.....	.....	.....	.....	.....	
117	46.80	.....	.....	....	.....	.....	.....	.....	.....	.....	
82	32.80	.....	32.80	5	32.80	.....	.....	.....	.....	.....	
68	23.80	23.80	.....	....	.....	.....	.....	.....	.....	.....	
119	41.65	41.65	.....	....	.....	.....	.....	.....	.....	.....	
10	Free.	.....	.....	....	.....	.....	.....	.....	.....	.....	Samples; no commercial value.
44	11.00	11.00	.....	....	.....	.....	.....	.....	.....	.....	
75	26.25	26.25	.....	....	.....	.....	.....	.....	.....	.....	
95	33.30	33.30	.....	....	.....	.....	.....	.....	.....	.....	
55	27.50	27.50 [1]16.50	.....	....	.....	.....	.....	.....	.....	.....	
54	18.90	.....	18.90	46	.....	.....	18.90	.....	.....	.....	
61	20.25	20.25	.....	....	.....	.....	.....	.....	.....	.....	
12	3.00	3.00	.....	....	.....	.....	.....	.....	.....	.....	
240	61.00	.....	61.00	19	[2]41.95 [3]40.83	.....	.....	$18.95	.....	.....	Due, $1.22; ex. dep., $1.12=10 cents.
56	19.60	19.60	.....	....	.....	.....	.....	.....	.....	.....	
327	114.45	114.45	.....	....	.....	.....	.....	.....	.....	.....	
54	13.50	13.50	.....	....	.....	.....	.....	.....	.....	.....	
5	1.25	1.25	.....	....	.....	.....	.....	.....	.....	.....	
231	81.05	81.05	.....	....	.....	.....	.....	.....	.....	.....	
18	6.30	6.30	.....	....	.....	.....	.....	.....	.....	.....	
204	71.65	71.65	.....	....	.....	.....	.....	.....	.....	.....	
320	109.70	109.70	.....	....	.....	.....	.....	.....	.....	.....	
185	64.85	64.85	.....	....	.....	.....	.....	.....	.....	.....	
161	56.45	56.45	.....	....	.....	.....	.....	.....	.....	.....	
469	164.15	164.15	.....	....	.....	.....	.....	.....	.....	.....	
13	3.50	.....	3.50	38	.....	.....	3.50	.....	.....	.....	
22	10.45	10.45	.....	....	.....	.....	.....	.....	.....	.....	
191	64.95	64.95	.....	....	.....	.....	.....	.....	.....	.....	
81	28.35	28.35	.....	....	.....	.....	.....	.....	.....	.....	
131	45.85	45.85	.....	....	.....	.....	.....	.....	.....	.....	
107	37.45	37.45	.....	....	.....	.....	.....	.....	.....	.....	
229	80.15	80.15	.....	....	.....	.....	.....	.....	.....	.....	
88	22.00	22.00	.....	....	.....	.....	.....	.....	.....	.....	

[1] Reliquidated. [2] Received. [3] Liquidated.

Final statement as to the importation, installation, and disposition of foreign

CLASS I.—IMMEDIATE TRANSPOR

Entry numbers.			Port of first arrival.	Importers.	Description of goods.	Number of cases.
I. T.	Exposition.	Port.				
97	158	167	N. Y....	A. DeCaro	Jewelry and mf. shell.....	2
98	159	170	N. Y....	Pariente & Gluck.....	Carpets	3
99	160	172	N. Y....	L. Rirolta.....	Jewelry	1
30260	161	38	N. Y....	A. Goetghebuer	Mf. metal and glass.....	1
100	162	189	N. Y....	C. Testagalli.....	Carpets	1
101	163	25	N. Y....	E. I. Canini	Mf. metal (lamps)	1
30576	164	169	N. Y....	Lydia Knudsen.....	Silverware	1
102	166	186	N. Y....	A. DeCaro	Jewelry and mf. shell.....	1
103	167	190	N. Y....	V. Jonest	Jewelry	1
31221	168	203	N. Y....	L. Hornstein.....	Soap.....	2
31379	169	197	N. Y....	Lydia Knudsen.....	Jewelry	1
31463	170	198	N. Y....	William Amp.....	Earthenware.....	3
104	171	204	N. Y....	Pariente & Gluck.....	Carpets	4
31506	172	200	N. Y....	V. Jonest	Jewelry and mf. metal.....	1
31532	173	202	N. Y....	L. Hornstein.....	Glassware.....	2
32131	174	2	N. Y....	A. Santamaria	Jewelry.....	1
32138	175	1	N. Y....	Peter Derry	Jewelry and mf. metal.....	1
32353	176	42½	N. Y....	A. Santamaria	Jewelry.....	1
32937	177	7	N. Y....	L. Hornstein.....	Glassware.....	1
358	178	26	N. Y....	.....do	.....do.....	1
2066	179	37	N. Y....	A. DeCaro	Mf. coral, shell, and silk emb.....	2
				Total	.....	1, 310

exhibits at the Cotton States and International Exposition, Atlanta, Ga.—Continued.

TATION WITHOUT APPRAISEMENT—Continued.

Appraised value.	Ascertained duty.	Ascertained duty entered for—		Warehouse bond numbers.	Ascertained duty accounted for by withdrawals from W. H.			Allowances for—			Remarks.
		Consumption.	Warehouse.		Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Donations to institutions.	Excess.	
$174	$60.90	$60.90	.....	....	.....	.....	.....	.....	.....	.....	
479	167.65	167.65	.....	....	.....	.....	.....	.....	.....	.....	
358	135.00	135.00	.....	....	.....	.....	.....	.....	.....	.....	
		[1]127.70									
78	27.35	27.35	.....	....	.....	.....	.....	.....	.....	.....	
125	43.75	43.75	.....	....	.....	.....	.....	.....	.....	.....	
34	11.90	11.90	.....	....	.....	.....	.....	.....	.....	.....	
299	104.65	104.65	.....	....	.....	.....	.....	.....	.....	.....	
41	14.35	14.35	.....	....	.....	.....	.....	.....	.....	.....	
468	162.20	162.20	.....	....	.....	.....	.....	.....	.....	.....	
79	27.65	27.65	.....	....	.....	.....	.....	.....	.....	.....	
206	72.10	72.10	.....	....	.....	.....	.....	.....	.....	.....	
206	72.10	72.10	.....	....	.....	.....	.....	.....	.....	.....	
574	200.90	200.90	.....	....	.....	.....	.....	.....	.....	.....	
83	29.05	29.05	.....	....	.....	.....	.....	.....	.....	.....	
162	64.80	64.80	.....	....	.....	.....	.....	.....	.....	.....	
270	94.50	94.50	.....	....	.....	.....	.....	.....	.....	.....	
83	29.05	29.05	.....	....	.....	.....	.....	.....	.....	.....	
290	101.50	.....	$101.50	45	.....	.....	$101.50	.....	.....	.....	
77	30.80	30.80	.....	....	.....	.....	.....	.....	.....	.....	
36	14.40	9.60	.....	....	.....	.....	.....	.....	.....	.....	
		4.80									
533	200.80	200.80	.....	....	.....	.....	.....	.....	.....	.....	
112,818	24,151.61	12,399.12	10,965.75	....	$2,435.99	$2,891.29	5,164.30	$118.85	$751.54	$204.00	

[1] Reliquidated.

Final statement as to the importation, installation, and disposition of foreign

CLASS II.—EXHIBITS DEPOSITED IN WAREHOUSE AT OTHER PORTS, WITHDRAWN REWAREHOUSED, AUGUST, 1895, TO

[Columns containing marks and numbers under

Entry numbers.			Port at which warehoused.	Importers.	Description of goods.	Number of cases.
Transportation bond.	Exposition.	Port.				
288	21	43½	Eagle Pass ...	J. P. Porteus.....	Dec. earthenware, mf. onyx and wood, silk, emb., etc.	101
165	115	91½	Detroit	E. Porter	Whisky, in bottles.....	47
12a	22	41½	San Francisco	A. Santamaria.....	Mf. metal and jewelry	1
192	64	.....	.....do	Kee Owang.....	Mf. wool, over 50 p. c. wool	1
193	65	.....	.....do	.....do	.....do.....	1
				Total	.....	151

CLASS III.—EXHIBITS DEPOSITED IN WAREHOUSE AT OTHER PORTS, WITHDRAWN IVELY REWAREHOUSED, AND WITHDRAWN FOR IMMEDIATE

[Columns containing marks and numbers under

Entry numbers.			Port at which warehoused.	Importers.	Description of goods.	Number of cases.
Transportation bond.	Exposition.	Port.				
287	20	101	Eagle Pass ...	J. P. Portens.....	Horses and mf. leather.....	14
133	88	97	Ogdensburg ..	K. Kitajima	China.....	5
134	89	112	.....do	Kee Owang Kee Co ...	Fireworks and firecrackers	18
3	12	59	Los Angeles..	A. Santamaria.....	Silverware.....	1
5	31	73	.....do	.....do	Jewelry.....	1
4	32	74	.....do	.....do	.....do.....	1
138	117	140	Ogdensburg .	K. Kitajima	Mf. metal and porc.....	4
463	157	168	Philadelphia .	.....do	Earthenware.....	4
175	23	180	San Francisco	A. Chopard.....	Jewelry.....	1
176	24	181	.....do	V. Jonest.....	Jewelry, mf. met. and shell.....	1
177	25	179	.....do	A. Chopard.....	Mf. met., glass, and smo. art.....	1
179	26	182	.....do	V. Jonest.....	.....do.....	1
180	27	183	.....do	.....do	Jewelry.....	1
181	28	184	.....do	.....do	Jewelry and mf. metal.....	2
182	29	185	.....do	.....do	Jewelry.....	1
149	119	171	Ogdensburg ..	Kee Owang Kee Co ...	Silk clothing and wooden mchy .	2
209	165	188	Detroit	H. Walker & Son.....	Whisky, in bottles	10
				Total	.....	68

exhibits at the Cotton States and International Exposition, Atlanta, Ga.—Continued.

FOR TRANSPORTATION IN BOND TO THE PORT OF ATLANTA, GA., AND THERE FEBRUARY, 1896, BOTH INCLUSIVE.

"Description of packages" omitted in printing.]

Appraised value.	Ascertained duty.	Rewarehouse bond number.	Ascertained duty accounted for by withdrawals from warehouse for—			Allowances of duty for—			Remarks.
			Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Rates, old to new.	Samples.	
$1,199.40	$427.06	1	$430.21	.....	.....	.....	.....	.....	Overpaid, $3.15.
280.00	185.37	3	112.26	($105.10 refunded under D. L., November 11-20, 1895.)				$73.11	Entry for W.H. and I.T.
1,929.00	942.85	20	.....	.....	$942.85	.....	.....	.....	
17.00	19.06	.....	.....	.....	.....	.....	.....	.....	Unclaimed, $16.06.
41.00	55.15	.....	.....	.....	.....	.....	.....	.....	Unclaimed, $55.15.
3,466.40	1,629.49	.....	542.47	.....	942.85	.....	.....	73.11	

FOR TRANSPORTATION IN BOND TO THE PO .T OF ATLANTA, AND CONSTRUCT- CONSUMPTION, AUGUST, 1895, TO FEBRUARY, 1896, BOTH INCLUSIVE.

"Description of packages" omitted in printing.]

Appraised value.	Ascertained duty.	Constructive rewarehouse bond number.	Ascertained duty accounted for by withdrawals from warehouse for—			Allowances of duty for—			Remarks.
			Consumption.	Transportation.	Transportation and exportation.	Deterioration.	Rates, old to new.	Samples.	
$364.00	$87.15	2	$87.15	.....	.....	.....	.....	.....	
103.00	36.05	4	36.05	.....	.....	.....	.....	.....	
103.00	31.70	5	31.70	.....	.....	.....	.....	.....	
204.00	71.40	6	71.40	.....	.....	.....	.....	.....	
73.00	25.55	7	25.55	.....	.....	.....	.....	.....	
71.00	24.85	8	24.85	.....	.....	.....	.....	.....	
79.00	27.65	9	27.65	.....	.....	.....	.....	.....	
111.00	38.55	10	38.55	.....	.....	.....	.....	.....	
283.00	141.50	11	59.50	.....	.....	$56.50	$25.50	.....	
800.00	387.70	12	93.45	.....	.....	258.30	35.95	.....	
458.00	231.60	13	99.70	.....	.....	91.50	40.40	.....	
252.00	130.95	14	30.65	.....	.....	87.25	13.05	.....	
168.00	84.00	15	19.60	.....	.....	56.00	8.40	.....	
727.00	359.70	16	84.70	.....	.....	239.95	35.05	.....	
461.00	230.50	17	53.90	.....	.....	153.50	23.10	.....	
189.00	93.00	18	93.00	.....	.....	.....	.....	.....	
48.00	41.70	19	41.70	.....	.....	.....	.....	.....	
4,494.00	2,043.55	.....	919.00	.....	.....	943.00	181.45	.....	

Final statement as to the importation, installation, and disposition of foreign exhibits at the Cotton States and International Exposition, Atlanta, Ga.—Continued.

CLASS IV.—STATEMENT OF EXHIBITS IMPORTED THROUGH THE MAILS TO THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

Date of receipt.	Importers.	Description of merchandise.	Number of receipt.	Appraised value.	Duty.	
					Ascertained.	Paid.
1895.						
Oct. 25	Miss L. C. Andrews	Cotton lace	4903	$7.95	$3.98	$3.98
Oct. 26	P. R. Derry	Precious stones, unset	4904	18.00	4.50	4.50
Nov. 1	Marie Michelson	Manufactured cotton	4905	4.50	1.60	1.60
Do	Alex. Newman	Jewelry	4906	1.50	.55	.55
Nov. 9	A. Santamaria	do	4907	35.70	12.50	12.50
Nov. 7	do	do	4908	19.00	6.65	6.65
Nov. 30	do	do	4909	28.00	9.80	9.80
Dec. 12	do	do	4910	27.50	9.85	9.85
Dec. 17	do	do	4911	40.00	14.00	14.00
Dec. 18	do	do	4912	10.00	3.50	3.50
Dec. 24	do	do	4913	37.00	12.95	12.95
Dec. 31	do	do	4915	34.00	11.90	11.90
1896.						
Jan. 4	do	do	4916	18.00	6.30	6.30
Jan. 14	do	do	4917	19.00	6.65	6.65
	Total			300.15	104.73	104.73

Recapitulation of duties ascertained and accounted for at the Cotton States and International Exposition, Atlanta, Ga., August, 1895, to February, 1896, both inclusive.

Dr.				Cr.			
To amount of duties	Class I	$24,151.61		By entries for consumption	Class I	$12,399.12	
amount of overcollections	do	1.59		entries for donations to institutions	do	751.54	
			$24,153.20	withdrawals for consumption	do	2,435.99	
amount of duties	Class II	1,629.49		withdrawals for transportation	do	2,891.29	
amount of overcollections	do	3.15		withdrawals for transportation and exportation	do	5,164.30	
			1,632.64	allowances for deterioration	do	118.85	
amount of duties	Class III		2,043.55	excess on liquidation on warehouse entry	do	204.00	
amount of duties	Class IV		104.73	duty on goods abandoned	do	2.50	
amount of duties	seizure		11.60	short collections	do	185.61	
							$24,153.20
				withdrawals for consumption	Class II	542.47	
				withdrawals for transportation and exportation	do	942.85	
				withdrawals for samples	do	73.11	
				duty on goods unclaimed	do	74.21	
							1,632.64
				withdrawals for consumption	Class III	919.10	
				allowances for deterioration	do	943.00	
				allowances for change of rate	do	181.45	
							2,043.55
				duties collected	Class IV		104.73
				duties collected	seizure		11.60
Total			27,945.72	Total			27,945.72

Warehouse bond account, Cotton States and International Exposition, Atlanta, Ga., August, 1895, to February, 1896, inclusive.

CR. CR.

Entry and bond numbers.			Importers.	Value.	Duty.			Bond number.	Withdrawals for—				Allowances for—				Total credits.	Balances in warehouse, Cat. No. 437.
Port.	Exposition.	Bond.			Estimated, Cat. No. 424.	Increase, Cat. No. 426.	Total.		Consumption, Cat. No. 427.	Transportation, Cat. No. 429.	Transportation and exportation, Cat. No. 431.	Sample, Cat. No. 432.	Deterioration, Cat. No. 432.	Rates, old to new, Cat. No. 433.	Excess, Cat. No. 436.	Sundries.		
	35B	1	G. Brandies	$1,547.00	$541.45	.....	$541.45	1	.....	.....	$541.45	.....	.....	.....	.....	.....	$541.45	
88½	104B	2	E. Ugolini	333.00	116.55	$7.00	123.55	2	$116.55	.....	.....	.....	.....	.....	.....	.....	116.55	Due $7.00.
63½	8B	3	L. Hornstein	78.00	27.35	.....	27.35	3	18.15	.....	.....	.....	$9.20	.....	.....	.....	27.35	
119½	54B	4	William Arup	2,215.00	775.25	.....	775.25	4	120.75	.....	653.80	.....	.....	.....	.....	.....	774.55	Due 70 cents.
120½	127B	5	E. I. Canini	82.00	32.80	.....	32.80	5	32.80	.....	.....	.....	.....	.....	.....	.....	32.80	
5*a*	36B	6	R. Capelli	492.00	221.40	.....	221.40	6	221.40	.....	.....	.....	.....	.....	.....	.....	221.40	
62½	10B	7	Marie Levitte	2,508.00	896.85	.....	896.85	7	80.10	.....	747.75	.....	.....	.....	.....	[1]$1.00	828.85	Due $68.00.
92½	67B	8	Chevalie & Saulay	1,531.00	538.75	.....	538.75	8	29.75	$505.75	.....	.....	.....	.....	.....	.....	535.50	Due $3.25.
107*a*	102	9	.....do	2,260.00	789.65	.....	789.65	9	255.70	532.40	.....	.....	.....	.....	.....	.....	788.10	Due $1.55.
57½	106	10	.....do	2,817.00	1,059.70	.....	1,059.70	10	367.60	619.50	.....	.....	.....	.....	.....	[2]67.85	1,054.95	Due $4.75.
52½	103	11	.....do	3,152.00	1,067.43	.....	1,067.43	11	506.30	560.45	.....	.....	.....	.....	.....	.....	1,066.75	Due 68 cents.
159½	79B	12	Hellman Bros	623.00	254.00	16.20	270.20	12	156.80	.....	114.20	.....	.....	.....	.....	.....	271.00	Over 80 cents.
90½	51B	13	C. Sestagalli	3,036.00	340.40	.....	340.40	13	38.15	.....	84.60	.....	.....	.....	204.00	.....	326.75	Due $13.65.
59½	40B	14	A. Macchi	868.00	303.20	.....	303.20	14	102.59	.....	166.70	.....	6.65	.....	.....	.....	275.94	Due $27.26.
89½	39B	15	.....do	300.00	75.25	.....	75.25	15	12.15	.....	56.35	.....	3.50	.....	.....	.....	72.00	Due $3.25.
156½	53	16	.....do	294.00	102.80	.....	102.80	16	4.90	.....	97.90	.....	.....	.....	.....	.....	102.80	
157*c*	84	17	.....do	33.00	11.00	.....	11.00	17	9.00	.....	.....	.....	2.00	.....	.....	.....	11.00	
157½	41	18	.....do	855.00	210.90	.....	210.90	18	53.10	.....	131.25	.....	21.30	.....	.....	.....	205.65	Due $5.25.
196½	137B	19	E. I. Canini	240.00	61.00	.....	61.00	19	40.83	.....	.....	.....	18.95	.....	.....	.....	59.78	Due $1.22.
44*a*	33B	20	L. Hornstein	160.00	71.64	.....	71.64	20	27.83	43.81	.....	.....	.....	.....	.....	.....	71.64	
87½	63B	21	William Arup	19.00	9.50	.....	9.50	21	4.75	.....	.....	.....	4.75	.....	.....	.....	9.50	
47	37	22	.....do	99.00	24.75	.....	24.75	22	1.25	23.50	.....	.....	.....	.....	.....	.....	24.75	
36*a*	118	23	Tweedales & Smalley	1,432.00	501.20	.....	501.20	23	.....	.....	501.20	.....	.....	.....	.....	.....	501.20	
36*b*	111	24	.....do	324.00	113.40	.....	113.40	24	.....	.....	113.40	.....	.....	.....	.....	.....	113.40	
28½	101	25	J. M. Foster	1,578.00	139.21	.....	139.21	25	.....	70.93	69.07	.....	.....	.....	.....	.....	140.00	Over 79 cents.
36*c*	16	26	Horace Bradley	17,470.00	453.00	.....	453.00	26	15.25	.....	437.75	.....	.....	.....	.....	.....	453.00	
36G	17	27	.....do	1,379.00	74.40	.....	74.40	27	.....	.....	74.40	.....	.....	.....	.....	.....	74.40	
36D	19	28	.....do	49.00	12.25	.....	12.25	28	.....	12.25	.....	.....	.....	.....	.....	.....	12.25	
36*f*	66	29	.....do	83.00	37.35	.....	37.35	29	.....	37.35	.....	.....	.....	.....	.....	.....	37.35	
	18B	30	A. Macchi	1,988.00	29.00	.....	29.00	30	.....	.....	29.00	.....	.....	.....	.....	.....	29.00	
36I	78	31	Aloys Koch	36.00	12.60	.....	12.60	31	.....	.....	12.60	.....	.....	.....	.....	.....	12.60	
36E	80	32	Hellman Bros	70.00	17.50	.....	17.50	32	.....	.....	17.50	.....	.....	.....	.....	.....	17.50	
36J	93	33	.....do	172.00	60.20	.....	60.20	33	.....	.....	60.20	.....	.....	.....	.....	.....	60.20	
32½	43B	34	.....do	397.00	103.15	.....	103.15	34	.....	.....	103.15	.....	.....	.....	.....	.....	103.15	

36K	47	35	.....do.....	50.00	17.50	.....	17.50	35	.....	.....	17.50	.....	.....	.....	.....	.....	17.50	
36L	87	36	J. O'Neil & Son.....	48.00	16.80	.....	16.80	36	.....	.....	16.80	.....	.....	.....	.....	.....	16.80	
40½	116	37	R. J. Lovejoy.....	30.00	10.50	.....	10.50	37	.....	.....	10.50	.....	.....	.....	.....	.....	10.50	
37½	149	38	R. Gonzalles.....	13.00	3.50	.....	3.50	38	.....	.....	3.50	.....	.....	.....	.....	.....	3.50	
201½	110B	39	.....do.....	1,646.00	851.20	.....	851.20	39	220.29	.....	630.91	.....	.....	.....	.....	.....	851.00	$1.59 over.
9½	42B	40	Aloys Koch.....	55.00	19.25	.....	19.25	40	.....	.....	19.25	.....	.....	.....	.....	.....	19.25	
41B	96	41	Chevalié & Saulay.....	141.00	49.65	.....	49.65	41	.....	49.65	.....	.....	.....	.....	.....	.....	49.65	
41c	52	42	.....do.....	409.00	435.70	.....	453.70	42	.....	435.70	.....	.....	.....	.....	.....	.....	435.70	
41D	60	43	A. Macchi.....	253.00	88.55	.....	88.55	43	.....	.....	88.55	.....	.....	.....	.....	.....	88.55	
41½	30	44	.....do.....	326.00	114.10	.....	114.10	44	.....	.....	114.10	.....	.....	.....	.....	.....	114.10	
42½	176	45	A. Santamaria.....	290.00	101.50	.....	101.50	45	.....	.....	101.50	.....	.....	.....	.....	.....	101.50	
43½	135	46	Aloys Kock.....	54.00	18.90	.....	18.90	46	.....	.....	18.90	.....	.....	.....	.....	.....	18.90	
41a	34	47	G. Brandies.....	63.00	38.82	.....	38.82	47	.....	.....	38.82	.....	.....	.....	.....	.....	38.82	
40@	61	48	A. Santamaria.....	262.00	91.70	.....	91.70	48	.....	.....	91.70	.....	.....	.....	.....	.....	91.70	
				52,160.00	10,942.55	23.20	10,965.75		2,435.99	2,891.29	5,164.30	.....	66.35	.....	204.00	68.85	1,083.78	
			Excess No. 437.....				1.59		Short collections No. 436.....								136.56	
			Total debits.....				10,967.34		Total credits.....								10,967.34	

[1] Abandoned.

[2] Donated to institutions.

Rewarehouse bond account, Cotton States and International Exposition, Atlanta, Ga., August, 1895, to February, 1896, inclusive.

DR. CR.

Entry and bond number.			Importers.	Value.	Duty.			Rewarehouse bond number.	Withdrawals for—				Allowances for—				Total credits.	Balances in warehouse, Cat. No. 437.
Port.	Exposition.	Rewarehouse bond.			Estimated, Cat. No. 425.	Increase.	Total.		Consumption, Cat. No. 428.	Transportation, Cat. No. 430.	Transportation and exportation, Cat. No. 431.	Free, Cat. No. 432.	Deterioration, Cat. No. 432.	Rates, old to new, Cat. No 433	Excess.	Sundries.		
43½	21	1	J. P. Porteus	$1,199.40	$427.06	.....	$427.06	1	$369.25	.....	.....	.....	.....	.....	.....	.....	$369.25	$57.81
91½	115	3	E. Porter	280.00	185.37	.....	185.37	3	112.26	.....	.....	$73.11	.....	.....	.....	.....	185.37	.....
41½	22	20	A. Santamaria	1.929.00	942.85	.....	942.85	20	.....	.....	$942.85	.....	.....	.....	.....	.....	942.85	.....
				3,408.40	1,555.28	.....	1,555.28		481.51	.....	942.85	73.11	.....	.....	.....	.....	1,497.47	57.8
									Brought back								57.81	
									Total credits								1,555.28	

Constructive, rewarehouse bond account, Cotton States and International Exposition, August, 1895, to February, 1896, inclusive.

DR. CR.

Entry and bond number.			Importers.	Value.	Duty.			Constructive rewarehouse bond number.	Withdrawals for—				Allowances for—				Total credits.	Balances.
Port.	Exposition.	Bond.			Estimated.	Increase.	Total.		Consumption.	Transportation.	Transportation and exportation.	Free.	Deterioration.	Rates, old to new.	Excess.	Sundries.		
101	20	2	J. P. Porteus	$364.00	$87.15	.....	$87.15	2	$87.15	.....	.....	.....	.....	.....	.....	.....	$87.15	.....
97	88	4	K. Kitajima	103.00	36.05	.....	36.05	4	36.05	.....	.....	.....	.....	.....	.....	.....	36.05	.....
112	89	5	Kecowang Kee Co	103.00	31.70	.....	31.70	5	31.70	.....	.....	.....	.....	.....	.....	.....	31.70	.....
59	12	6	A. Santamaria	204.00	71.40	.....	71.40	6	71.40	.....	.....	.....	.....	.....	.....	.....	71.40	.....
73	31	7	.....do	73.00	25.55	.....	25.55	7	25.55	.....	.....	.....	.....	.....	.....	.....	25.55	.....
74	32	8	.....do	71.00	24.85	.....	24.85	8	24.85	.....	.....	.....	.....	.....	.....	.....	24.85	.....
140	117	9	K. Kitajima	79.00	27.65	.....	27.65	9	27.65	.....	.....	.....	.....	.....	.....	.....	27.65	.....
168	157	10	.....do	111.00	38.55	.....	38.55	10	38.55	.....	.....	.....	.....	.....	.....	.....	38.55	.....
180	23	11	A. Chopard	283.00	141.50	.....	141.50	11	59.50	.....	.....	.....	$56.50	$25.50	.....	.....	141.50	.....
181	24	12	V. Jonest	800.00	387.70	.....	387.70	12	93.45	.....	.....	.....	258.30	35.95	.....	.....	387.70	.....
179	25	13	A. Chopard	458.00	231.60	.....	231.60	13	99.70	.....	.....	.....	91.50	40.40	.....	.....	231.60	.....
182	26	14	V. Jonest	252.00	130.95	.....	130.95	14	30.65	.....	.....	.....	87.25	13.05	.....	.....	130.95	.....
183	27	15	.....do	168.00	84.00	.....	84.00	15	19.60	.....	.....	.....	56.00	8.40	.....	.....	84.00	.....
184	28	16	.....do	727.00	359.70	.....	359.70	16	84.70	.....	.....	.....	239.95	35.05	.....	.....	359.70	.....
185	29	17	.....do	461.00	230.50	.....	230.50	17	53.90	.....	.....	.....	153.50	23.10	.....	.....	230.50	.....
171	119	18	Kecowang Kee Co	189.00	93.00	.....	93.00	18	93.00	.....	.....	.....	.....	.....	.....	.....	93.00	.....
188	165	19	Hiram Walker & Sons	48.00	41.70	.....	47.70	19	41.70	.....	.....	.....	.....	.....	.....	.....	41.70	.....
				4,494.00	2,043.55	.....	2,043.55		919.10	.....	.....	.....	943.00	181.45	.....	.....	2,043.55	.....

Statement of entries for transportation and exportation, with benefit of refund of duties under the provisions of section 2977, Revised Statutes, of exhibits from the Cotton States and International Exposition, Atlanta, Ga.

[Column containing marks and numbers under "Description of packages" omitted in printing.]

Original I. T. numbers.	Exposition serial numbers.	T. and E. entry numbers.	By what route transported.	Port of exit.	Exhibitor.	Number of cases.	Description of goods.	Net amount of refund as computed.	Date of exportation.	Vessel on which exported.	Country to which exported.
									1896.		
50, 52, 3, 83, 99	92, 94, 15, 139, 160	1	Southern Express Company.	New York	L. Rivolta	2	Jewelry	$304.57	Feb. 20	Massachusetts	England.
656, 780	13, 90	3	Pennsylvania Railroad	Philadelphia.	Alida Goetghebuer	12	Jewelry, mf. met., hdkfs, and glass.	213.49	.....	From Philadelphia by railroad to Suspension Bridge.	Canada.
11, 60	40, 104	4	Southern Express Company.	New York	Emelio Ugolini	1	Jewelry (pkd. pkg.)	231.40	Feb. 12	Fulda	Italy.
1, 25	10, 48	5	Southern Railroad	do	Marie Levitte	2	Silverware and mf. met	143.03	Mar. 21	Railroad to St. Albans.	Canada.
31	7	6	Southern Express Company.	do	H. Mueller	1	Jewelry	198.32	.....	.....	
28, 21166, 22246	71, 72, 74	7	South Carolina and Georgia Railroad.	do	Aloys Koch	1 1	do Jewelry (pkd. pkg.)	267.53	Feb. 29	Wennar	Germany.
16, 33	112, 79	8a	Pennsylvania Railroad	do	Hellman Bros	5	Earthenware (3 cases) and 1 pkd. pkg. cutlery.	317.00	Feb 22	Etruria	England.
8	38	10	do	do	G. Gonella	24	Statuary, mf. marble and wood.	224.12	.....	.....	
44, 35, 36, 22, 68	67, 102, 103, 106, 123	11	do	do	Chevalié & Saulay	9	Jewelry, mf. met., and fans	670.40	.....	.....	
23263	77, 12	18	Southern Express Company.	do	A. Santamaria	2	Jewelry	147.39	Feb. 29	Werra	Italy.
5, 4, 96	31, 32, 155	19	Pennsylvania Railroad	do	do	1	do	74.69	Feb. 22	Etruria	England.
87	76	20	Southern Express Company.	do	do	1	do	160.32	Feb. 29	Werra	Italy.
32131	174	21	do	do	do	1	do	62.39	do	do	Do.
61, 82	109, 138	22	Pennsylvania Railroad	do	do	1	do	319.28	Feb. 22	Etruria	England.
10	39	23	do	do	A. Macchi	3	Mirrors	29.44	Feb. 29	Werra	Italy.
			Total					3,363.37			

Statement of abstracts used in reporting the warehouse bond account.

Dr.			Cr.		
To duties on merchandise warehoused and bonded	Abstract 424..	$10,942.55	By duties on withdrawals for consumption	Abstracts 427 and 428..	$2,435.99
duties on merchandise rewarehoused and bonded	Abstract 425..	2,043.55	duties on withdrawals for consumption	Abstracts 427 and 428..	481.51
duties on merchandise rewarehoused and withdrawals for consumption	Abstract 425..	1,555.28	duties on withdrawals for consumption	Abstract 427..	919.10
increase duties on liquidation of warehouse entries	Abstract 426..	23.20	duties on withdrawals for transportation	Abstract 429..	2,891.29
duties collected in excess	Abstract 436..	1.59	duties on withdrawals for exportation	Abstract 431..	5,164.30
			duties on withdrawals for exportation	Abstract 431..	942.85
			reduction of duties on liquidated warehouse entries	Abstract 432..	204.00
			deterioration	Abstract 432..	66.35
			deterioration	Abstract 432..	943.00
			donations to institutions	Abstract 432..	67.85
			withdrawals as samples	Abstract 432..	73.11
			duty on goods abandoned	Abstract 437..	1.00
			reduction of duties	Abstract 433..	181.45
			balance of duties due on bonds	Abstract 437..	136.56
			balance of duties due on bonds and goods in warehouse	Abstract 437..	57.81
		14,566.17			14,566.17

EXHIBIT F.

GENERAL ACCOUNT OF BONDS TAKEN AT THE PORT OF ATLANTA, EXPOSITION PERIOD, AUGUST 1, 1895, TO FEBRUARY 29, 1896, CAT. NO. 444.

No. 1. Cat. No. 424. Abstract of duties on merchandise imported into the port of Atlanta and entered for warehousing.
No. 2. Cat. No. 425. Abstract of duties on merchandise imported into and warehoused at other ports and transported to and rewarehoused at the port of Atlanta.
No. 3. Cat. No. 425. Abstract of duties on merchandise imported into and warehoused at other ports and transported to and constructively rewarehoused at the port of Atlanta.
No. 4. Cat. No. 426. Abstract of increased duties ascertained on liquidation of warehouse entry at the port of Atlanta.
No. 5. Cat. No. 427. Abstract of duties on merchandise withdrawn from warehouse for consumption in the port of Atlanta.
No. 6. Cat. No. 428. Abstract of duties on merchandise imported into and warehoused at other districts and transported to and rewarehoused in the port of Atlanta and withdrawn for consumption.
No. 7. Cat. No. 428. Abstract of duties on merchandise imported into and warehoused at other districts and transported to and constructively rewarehoused in the port of Atlanta and withdrawn for immediate consumption.
No. 8. Cat. No. 429. Abstract of duties on merchandise imported into the port of Atlanta, warehoused, withdrawn and entered for transportation to other ports.
No. 9. Cat. No. 431. Abstract of duties on merchandise warehoused, withdrawn without payment of duties, and entered for exportation to foreign ports at the port of Atlanta.
No. 10. Cat. No. 431. Abstract of duties on merchandise rewarehoused, withdrawn without payment of duties, and entered for exportation to foreign ports at the port of Atlanta.
No. 11. Cat. No. 432. Abstract of allowances for deficiencies in quantity of imported merchandise withdrawn from warehouse made at the custom-house at Atlanta.
No. 12. Cat. No. 432. Abstract of allowances for deterioration of imported exhibits withdrawn from warehouse made at the custom-house, Atlanta.
No. 13. Cat. No. 432. Abstract of allowances of deterioration of imported exhibits rewarehoused and withdrawn made at the custom-house, Atlanta.
No. 14. Cat. No. 432. Abstract of allowances for donations to institutions of imported merchandise withdrawn from warehouse made at the custom-house at Atlanta.
No. 15. Cat. No. 432. Abstract of allowances for samples of imported exhibits withdrawn from warehouse made at the custom-house, Atlanta.
No. 16. Cat. No. 433. Abstract of reduction of duties under provisions of law affecting duty on goods in warehouse on withdrawal for consumption, port of Atlanta.
No. 17. Cat. No. 436. Abstract of excess of duties ascertained on liquidation of warehouse entries in the port of Atlanta.
No. 18. Cat. No. 437. Statement of balance due on merchandise in warehouse at the port of Atlanta at the close of the month of February, 1896.
No. 19. Cat. No. 437. Statement of balance due on abandoned merchandise in warehouse at the port of Atlanta at the close of the month of February, 1896.
No. 20. Cat. No. 437. Statement of balance due on merchandise rewarehoused at the port of Atlanta at the close of the month of February, 1896.

EXHIBIT G.

ALIEN EMPLOYEES UNDER CONTRACT WITH FOREIGN EXHIBITORS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.—RELEVANT ACTS OF CONGRESS AND SPECIAL RULINGS BY THE TREASURY DEPARTMENT.

AN ACT to prohibit the importation and migration of foreigners and aliens under contract or agreement to perform labor in the United States, its Territories, and the District of Columbia.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That from and after the passage of this act it shall be unlawful for any person, company, partnership, or corporation, in any manner whatsoever, to prepay the transportation, or in any way assist or encourage the importation or migration of any alien or aliens, any foreigner or foreigners, into the United States, its Territories, or the District of Columbia, under contract or agreement, parol or special, express or implied, made previous to the importation or migration of such alien or aliens, foreigner or foreigners, to perform labor or service of any kind in the United States, its Territories, or the District of Columbia.

SEC. 2. That all contracts or agreements, express or implied, parol or special, which may hereafter be made by and between any person, company, partnership, or corporation, and any foreigner or foreigners, alien or aliens, to perform labor or service or having reference to the performance of labor or service by any person in the United States, its Territories, or the District of Columbia previous to the migration or importation of the person or persons whose labor or service is contracted for into the United States, shall be utterly void and of no effect.

SEC. 3. That for every violation of any of the provisions of section one of this act the person, partnership, company, or corporation violating the same by knowingly assisting, encouraging, or soliciting the migration or importation of any alien or aliens, foreigner or foreigners, into the United States, its Territories, or the District of Columbia to perform labor or service of any kind under contract or agreement, express or implied, parol or special, with such alien or aliens, foreigner or foreigners, previous to becoming residents or citizens of the United States, shall forfeit and pay for every such offense the sum of one thousand dollars, which may be sued for and recovered by the United States or by any person who shall first bring his action therefor, including any such alien or foreigner who may be a party to any such contract or agreement, as debts of like amount are now recovered in the circuit courts of the United States, the proceeds to be paid into the Treasury of the United States; and separate suits may be brought for each alien or foreigner being a party to such contract or agreement aforesaid. And it shall be the duty of the district attorney of the proper district to prosecute every such suit at the expense of the United States.

SEC. 4. That the master of any vessel who shall knowingly bring within the United States on any such vessel and land, or permit to be landed, from any foreign port or place any alien, laborer, mechanic, or artisan, who, previous to embarkation on such vessel, had entered into contract or agreement, parol or special, express or implied, to perform labor or service in the United States, shall be deemed guilty of a misdemeanor, and on conviction thereof shall be punished by a fine of not more than five hundred dollars for each and every such alien, laborer, mechanic, or artisan so brought as aforesaid, and may also be imprisoned for a term not exceeding six months.

SEC. 5. That nothing in this act shall be so construed as to prevent any citizen or subject of any foreign country temporarily residing in the United States, either in private or official capacity, from engaging, under contract or otherwise, persons not residents or citizens of the United States to act as private secretaries, servants, or domestics for such foreigner temporarily residing in the United States as aforesaid; nor shall this act be so construed as to prevent any person, or persons, partnership, or corporation from engaging, under contract or agreement, skilled workmen in foreign countries to perform labor in the United States in or upon any new industry not at present established in the United States: *Provided,* That skilled labor for that purpose can not be otherwise obtained; nor shall the provisions of this act apply to professional actors, artists, lecturers, or singers, nor to persons employed strictly as personal or domestic servants: *Provided,* That nothing in this act shall be construed as prohibiting any individual from assisting any member of his family or any relative or personal friend, to migrate from any foreign country to the United States, for the purpose of settlement here.

SEC. 6. That all laws or parts of laws conflicting herewith be, and the same are hereby, repealed.

Approved, February 26, 1885.

JOINT RESOLUTION authorizing foreign exhibitors at the Cotton States and International Exposition to be held in Atlanta, Georgia, in eighteen hundred and ninety-five, to bring to this country foreign laborers from their respective countries, for the purpose of preparing for and making their exhibits.

Whereas the Cotton States and International Exposition Company of Atlanta, Georgia, have extended invitations which have been accepted by the several nations, and space for installing foreign exhibits has been applied for and duly apportioned, and concessions and privileges granted by the exposition management to the citizens and subjects of foreign nations; and

Whereas, for the purpose of securing the production upon the exposition grounds of scenes illustrative of the architecture, dress, habits, and modes of life, occupation, industries, means of locomotion and transportation, amusements, entertainments, and so forth, of the natives of foreign countries, it has been necessary for the Cotton States and International Exposition Company to grant concessions and privileges to certain firms and corporations conceding the right to make such productions: Therefore,

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That the act of Congress approved February twenty-sixth, eighteen hundred and eighty-five, prohibiting the importation of foreigners under contract to perform labor, and the acts of Congress prohibiting the coming of Chinese persons into the United States, and the acts amendatory of these acts, shall not be so construed, nor shall anything therein operate to prevent, hinder, or in any wise restrict any foreign exhibitor, representative, or citizen of a foreign nation, or the holder, who is a citizen of a foreign nation, of any concession or privilege from the Cotton States and International Exposition Company of Atlanta, Georgia, from bringing into the United States, under contract, such mechanics, artisans, agents, or other employees, natives of their respective foreign countries, as they, or any of them, may deem necessary for the purpose of making preparations for installing or conducting their exhibits or of preparing for installing or conducting any business authorized or permitted under or by virtue of or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Georgia, in connection with such exposition: *Provided, however*, That no alien shall by virtue of this act enter the United States under contract to perform labor except by express permission, naming such alien, of the Secretary of the Treasury; and any such alien who may remain in the United States for more than one year after the close of said exposition shall thereafter be subject to all the processes and penalties applicable to aliens coming in violation of the alien contract-labor law aforesaid.

Approved, January 21, 1895.

[S. S. 16117. Circular No. 107.]

EMPLOYEES OF EXHIBITORS AT THE COTTON STATES AND INTERNATIONAL EXPOSITION AT ATLANTA, GA.

TREASURY DEPARTMENT, *June 1, 1895.*

Congress having passed a joint resolution authorizing foreign exhibitors at the Cotton States and International Exposition at Atlanta, Ga., to bring to this country foreign laborers from their respective countries for the purpose of preparing for and making their exhibits, which was approved by the President January 21, 1895, commissioners of immigration and collectors of customs are hereby charged with the duty of admitting such employees under the following regulations:

1. Upon the arrival of any such employee at any port of the United States the commissioner of immigration at such port, or, where there is no commissioner of immigration, the collector of customs at such port, will satisfy himself that such person is entitled to admission into the United States under the provisions of said joint resolution, and will thereupon permit him or her to land, and issue to him or her a certificate in accordance with the facts ascertained, and file in his office a memorandum thereof.

2. Certificates in the form hereto annexed will be used, and the stub attached, with the blanks filled, will be regarded as the memorandum to be filed. Immigration officers will make requisition for such number of certificates as may be required.

3. When any such certificate is returned by its holder, preparatory to departure for the country from which he or she came, the fact of such surrender and departure, and the date thereof, will be indorsed across the face of the certificate and entered upon the corresponding stub; and the certificate shall then be filed for reference.

4. In one year after the close of said exposition, commissioners of immigration and collectors of customs who have issued such certificates will report to the Treasury Department the number issued, and whether any holder thereof (giving name) has failed to surrender his or her certificate and depart from the country; and in case any such holder depart from a port other than that at which he or she entered, the commissioner or collector to whom the certificate may be surrendered will transmit the same without delay to the officer who issued it, or his successor.

S. WIKE, *Acting Secretary.*

TREASURY DEPARTMENT,
OFFICE OF COMMISSIONER-GENERAL OF IMMIGRATION,
Washington, D. C., October 30, 1895.

JOHN D. STOCKER, Esq.,
Surveyor of Customs, Atlanta, Ga.

SIR: I am in receipt, by reference from you, under date of October 29, for my consideration, a letter from James P. Porteus, president of the Mexican Village Exposition Company, requesting to be advised whether the special law allowing the importation of employees of exhibitors at the Cotton States and International Exposition of Atlanta, Ga., would permit him to allow the 70 Mexicans whom he brought with him to contract and work for other parties outside or away from the Exposition grounds or if it would be allowable for him to make such contracts for them.

In reply, I call your attention to the resolution itself, which provides in part as follows:

"That the act of Congress approved February twenty-sixth, eighteen hundred and eighty-five, prohibiting the importation of foreigners under contract to perform labor, and the act of Congress prohibiting the coming of Chinese persons into the United States, and the acts amendatory of these acts shall not be so construed, nor shall anything therein operate to prevent, hinder, or in any wise restrict any foreign exhibitor, representative, or citizen of a foreign nation, or the holder, who is a citizen of a foreign nation, of any concession or privilege from the Cotton States and International Exposition Company of Atlanta, Georgia, from bringing into the United States under contract such mechanics, artisans, agents, or other employees, natives of their respective foreign countries, as they or any of them may deem necessary for the purpose of making preparations for installing or conducting their exhibits or of preparing for installing or conducting any business authorized or permitted under or by virtue of or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Georgia, in connection with such Exposition," etc.

From the above it would appear that foreigners who have been admitted into the United States by virtue of said resolution may perform such labor under contract as may have been authorized or permitted under or by virtue of or pertaining to any concession or privilege which may have been granted by the Cotton States and International Exposition Company of Atlanta, Ga., in connection with such Exposition, and not otherwise.

Respectfully, yours,

FRANK H. LARNED,
Acting Commissioner-General.

Approved:
W. E. CURTIS, *Acting Secretary.*

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., November 29, 1895.

SURVEYOR OF CUSTOMS, *Atlanta, Ga.*

SIR: Referring to your letter of the 20th instant, with which was inclosed a communication addressed to you by Chinese Inspector J. T. Scharf with reference to Mexicans claimed to have been brought into the United States under contract to work for the Mexican Village Exposition Company at the Cotton States and International Exposition, I have to inform you that the subject was referred to the Commissioner-General of Immigration, who states that if the persons mentioned were admitted duly in accordance with the joint resolution of Congress providing for the admission of such persons at the Exposition under certain conditions, they may remain in the United States for one year after the close of said Exposition, and that, even if their connection with the Exposition is terminated by abrogation of their contract, they still have one year in which to return to their homes.

Respectfully, yours,

C. S. HAMLIN, *Assistant Secretary.*

EXHIBIT H.

ACTS OF CONGRESS PROVIDING FOR INTERNATIONAL EXPOSITIONS AT CHICAGO, ILL., SAN FRANCISCO, CAL., TACOMA, WASH., ATLANTA, GA., AND PORTLAND, OREG.

[Section 11, S. S. 9996, and act of April 25, 1890, S. S. 12056.]

WORLD'S COLUMBIAN EXPOSITION.

AN ACT to provide for celebrating the four hundredth anniversary of the discovery of America by Christopher Columbus by holding an international exhibition of arts, industries, manufactures, and the product of the soil, mine, and sea in the city of Chicago, in the State of Illinois.

* * * * * * *

SEC. 11. That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges under such regulations as the Secretary of the Treasury shall prescribe; but it shall be lawful at any time during the exhibition to sell for delivery at the close of the Exposition any goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds, subject to such regulations for the security of the revenue and for the collection of the import duties as the Secretary of the Treasury shall prescribe: *Provided*, That all such articles when sold or withdrawn for consumption in the United States shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of importation, and all penalties prescribed by law shall be applied and enforced against such articles, and against the persons who may be guilty of any illegal sale or withdrawal.

* * * * * * *

[S. S. 14424. Circular.]

CALIFORNIA MIDWINTER INTERNATIONAL EXPOSITION.

TREASURY DEPARTMENT, *October 7, 1893.*

To Collectors and other Officers of the Customs:

The following act of Congress was approved by the President on September 1, 1893:

AN ACT in aid of the California Midwinter International Exposition.

Whereas there will be held in the city and county of San Francisco, State of California, from and after January first, eighteen hundred and ninety-four, an exposition to be known as the California Midwinter International Exposition, in which foreign nations and foreign exhibitors have been invited and have agreed to participate: Therefore,

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges, under such regulations as the Secretary of the Treasury shall prescribe, and all articles which have been imported from foreign countries and which are now on exhibition at the World's Columbian Exposition at Chicago, upon which there is a tariff or customs duty, and which have been heretofore admitted free of payment of duty, customs fees, or charges, may, under regulations prescribed by the Secretary of the Treasury, be removed to the city of San Francisco, in the State of California, for the sole purpose of exhibition at said California Midwinter International Exposition.

SEC. 2. That it shall be lawful at any time during such Exposition to sell for delivery at the close of the Exposition any of the goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds, subject to such regulations for the security of the revenue and for the collection of the import duties as the Secretary of the Treasury shall prescribe: *Provided*, That all such articles, when sold or withdrawn for consumption in the United States, shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of the importation; and all penalties prescribed by law shall be applied and enforced against such articles and against the persons who may be guilty of any illegal sale or withdrawal thereof.

SEC. 3. That all of the provisions of public resolution numbered thirty, entitled "Joint resolution authorizing foreign exhibitors at World's Columbian Exposition to bring to this country foreign laborers from their respective countries for the purpose of preparing for and making their exhibits," approved August fifth, eighteen hundred and ninety-two, are hereby extended to and made applicable to said California Midwinter International Exposition to the same extent as if said California Midwinter International Exposition was therein specifically named.

In conformity with the above act, and by virtue of the authority therein conferred upon the Secretary of the Treasury, it is hereby directed that the regulations issued by this Department on November fifth, eighteen hundred and ninety-one, governing the free importation of articles for exhibition at the World's Columbian Exposition at Chicago shall be applied, so far as practicable, to the California Midwinter International Exposition, for which purpose the name "San Francisco" shall be substituted for the name "Chicago" whenever the latter shall appear in said regulations; and the words "Midwinter International Exposition" shall be substituted for the words "World's Columbian Exposition" whenever the latter may appear.

Exhibits may be transferred from the Exposition at Chicago to the exposition at San Francisco by any railroad company which is bonded for the transportation of appraised merchandise, for which purpose entry will be required under the form of "warehouse and transportation entry," a bond being taken from the owner or his agent, without sureties, conditioned upon the due entry of the exhibits at San Francisco. All merchandise so transferred will be appraised and classified before being laden at Chicago, and may then be repacked into smaller packages to suit the convenience of the exhibitor.

Every package laden for transportation as above shall have affixed to it a blue label, bearing the words, "In transit to the Midwinter Exposition at San Francisco. Exhibit from ———." And the name of the country of origin shall be placed thereon.

The entry at San Francisco and the records there kept will be made under the same forms as are established at the Columbian Exposition at Chicago.

CHARLES S. HAMLIN, *Acting Secretary.*

[S. S. 15181.]

INTERSTATE FAIR AT TACOMA, WASH.

TREASURY DEPARTMENT, *August 7, 1894.*

Extract from the act of Congress approved by the President on August 3, 1894:

"SEC. 2. That it shall be lawful at any time during such Exposition to sell for delivery at the close of the Exposition any of the goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds subject to such regulations for the security of the revenue and for the collection of import duties as the Secretary of the Treasury shall prescribe: *Provided,* That all such articles when sold or withdrawn for consumption in the United States shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of sale; and all penalties prescribed by law shall be enforced and applied against such articles and against the persons who may be guilty of any illegal sale or withdrawal thereof.

"SEC. 3. That all of the provisions of public resolution numbered thirty, entitled 'Joint resolution authorizing foreign exhibitors at the World's Columbian Exposition to bring to this country foreign laborers from their respective countries for the purpose of preparing for and making their exhibits,' approved August fifth, eighteen hundred and ninety-two, are hereby extended to and made applicable to said Interstate Fair, to the same extent as if said Interstate Fair was therein specifically named."

In conformity with the above act, and by virtue of the authority therein conferred upon the Secretary of the Treasury, it is hereby directed that the regulations issued by this Department on November 5, 1891, governing the free importation of articles for exhibition at the World's Columbian Exposition at Chicago, shall be applied, so far as practicable, to the Interstate Fair, for which purpose the name "Tacoma" shall be substituted for the name "Chicago" whenever the latter shall appear in said regulations; and the words "Interstate Fair" shall be substituted for the words "World's Columbian Exposition" whenever the latter may appear.

Exhibits may be transferred from the California Midwinter International Exposition at San Francisco to the exposition at Tacoma by any railroad company which is bonded for the transportation of appraised merchandise, for which purpose entry will be required under the form of "warehouse and transportation entry," a bond being taken from the owner or his agent, without sureties, conditioned upon the due

entry of the exhibits at Tacoma. All merchandise so transferred will be appraised and classified before being laden at San Francisco, and may then be repacked into smaller packages to suit the convenience of the exhibitor.

Every package laden for transportation as above shall have affixed to it a blue label bearing the words: "In transit to the Interstate Fair at Tacoma, Washington, Exhibit from ———." And the name of the country of origin shall be placed thereon.

The entry at Tacoma and the records there kept will be made under the same forms as are established at the Columbian Exposition at Chicago.

S. WIKE, *Acting Secretary.*

[S. S. 15349.]

COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

TREASURY DEPARTMENT, *October 10, 1894.*

Extract (sec. 3, par. 2) from the act of Congress approved August 18, 1894:

"But the United States shall not in any manner nor under any circumstances be liable for any of the acts, doings, proceedings, or representations of the said Cotton States and International Exposition orgainized under the laws of the State of Georgia, its officers, agents, servants, or employees, or any of them, or for the service, salaries, labor, or wages of said officers, agents, servants, or employees, or any of them, or for any subscriptions to the capital stock, or for any certificates of stock, bonds, mortgages, or obligations of any kind issued by said corporation, or for any debts, liabilities, or expenses incidental to the Exposition: *Provided, however,* That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges under such regulation as the Secretary of the Treasury shall prescribe; but it shall be lawful at any time during the exhibition to sell for delivery at the close of the Exposition any goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds, subject to such regulation for the security of the revenue and for the collection of import duties as the Secretary of the Treasury shall prescribe; and all such articles, when sold or withdrawn for consumption in the United States, shall be subject to the duty, if any, imposed upon such article by the revenue laws in force at the date of importation, and all penalties prescribed by law shall be applied and enforced against such articles and against the persons who may be guilty of any illegal sale or withdrawal: *And provided further,* That medals with appropriate devices, emblems, and inscriptions commemorative of said Cotton States and International Exposition, and of the awards to be made to exhibitors thereat, be prepared at some mint of the United States for the board of directors thereof, subject to the provisions of the fifty-second section of the coinage act of eighteen hundred and seventy-three, upon the payment of a sum not less than the cost thereof; and all the provisions, whether penal or otherwise, of said coinage act against the counterfeiting or imitating of coins of the United States shall apply to the medals struck and issued under this section."

AN ACT to exempt the articles of foreign exhibitors at the Portland Universal Exposition, at Portland, Oregon, from the payment of duties.

Whereas there will be held in the city of Portland, and county of Multnomah, State of Oregon, from and after December first, eighteen hundred and ninety-four, an exposition to be known as the Portland Universal Exposition, in which foreign nations and foreign exhibitors have been invited and have agreed to participate: Therefore,

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition, upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges under such regulations as the Secretary of the Treasury shall prescribe; and all articles which have been imported from foreign countries and which have been on exhibition at the World's Columbian Exposition at Chicago, or which have been on exhibition at the California Midwinter International Exposition, or at the Interstate Fair at Tacoma, Washington, upon which there is a tariff or customs duty and which have been heretofore admitted free of the payment of duty, customs fees, or charges may, under regulations prescribed by the Secretary of the Treasury, be transferred to the city of Portland, in the State of Oregon, for the sole purpose of exhibition at said Exposition.

SEC. 2. That it shall be lawful at any time during such Exposition to sell, for delivery at the close of the Exposition, any of the goods or property imported for and actually on exhibition in the Exposition buildings or on its grounds, subject to such regulations for the security of the revenue and for the collection of import

duties as the Secretary of the Treasury shall prescribe: *Provided*, That all such articles when sold or withdrawn for consumption in the United States shall be subject to the duty, if any, imposed upon such articles by the revenue laws in force at the date of sale; and all penalties prescribed by law shall be enforced and applied against such articles and against the persons who may be guilty of any illegal sale or withdrawal thereof.

SEC. 3. That all of the provisions of public resolution numbered thirty, entitled "Joint resolution authorizing foreign exhibitors at the World's Columbian Exposition to bring to this country foreign laborers from their respective countries for the purpose of preparing for and making their exhibits," approved August fifth, eighteen hundred and ninety-two, are hereby extended to and made applicable to said Portland Universal Exposition to the same extent as if said Exposition was therein specifically named.

Approved, January 8, 1895.

EXHIBIT I.

PUBLIC SALE OF IMPORTED EXHIBITS FORMALLY ABANDONED.

ATLANTA, GA., *April 9, 1896.*

Mr. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

SIR: I beg to report sale, this day, of abandoned Exposition goods, as follows:

Port number.	C. S. and I. E. number.	Warehouse bond number.	Exhibitor.	Description of merchandise.	Amount realized at public sale.
62	10B	7	M. Levitte	Desk	$1.00
				2 stools	.50
				Doors	.05
36E	80	32	Hillman Bros	1 case and insulators	.50
	45	.....	.....do	1 lot disinfectants, etc	2.79
Total					4.84
Less auctioneer's fee					1.00
Cash returned					3.84

Respectfully, yours,

H. LEWIS JOHNSON, *Auctioneer.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., March 30, 1896.

Notice is hereby given, under special instructions received from the Treasury Department, dated March 28, 1896, and article 818, General Customs Regulations of 1892, that the following imported exhibits at the Cotton States and International Exposition, which have been formally abandoned by the consignees thereof, under the consolidated local rules relating to the administration of customs thereat, will be sold at public sale, at the custom-house, to the highest bidder, for lawful money of the United States, at 10 a. m., April 9, 1896:

Port entry number.	C. S. and I. E. number.	Warehouse bond number.	Exhibitor.	Appraised value.	Ascertained duty.	Description of merchandise.	Net amount realized at public sale April 9, 1896.
62	10 B	7	Marie Levitte...	$4.00	$1.00	1 old desk; 2 old stools; 2 wooden doors.	$1.40
36 E	80	32	Hillman Bros ...	[1]	.....	1 glass case, containing 11 insulators.	.45
.....	45	.....	.....do	6.00	1.50	1 lot sheep dips; chemical compounds not otherwise provided for; exhibition samples.	1.99

[1] No commercial value.

Schedules of the articles to be sold can be had by applying to Mr. W. A. Donaldson, deputy surveyor in charge, room 36, Federal building.

JOHN D. STOCKER, *Surveyor of Customs.*

EXHIBIT K.

INDEX TO THE ACTS OF CONGRESS AND JOINT RESOLUTIONS, AND TO THE DECISIONS, REGULATIONS, AND SPECIAL RULINGS ISSUED BY THE TREASURY DEPARTMENT IN REGARD TO THE FOLLOWING EXHIBITIONS:

Atlanta, Ga., Cotton States and International Exposition; Boston, Mass., The Exhibition of Art and Industry; Chicago, Ill., The National Exposition of Railway Appliances; Chicago, Ill., The World's Columbian Exposition; Denver, Colo., The National Mining and Industrial Exposition; Louisville, Ky., The Southern Exposition; New Orleans, La., The World's Industrial and Cotton Centennial Exposition; New York City, N. Y., The World's Fair Prize Winners' Exposition; Philadelphia, Pa., The Centennial Exhibition; Philadelphia, Pa., The Exhibition of Electrical Apparatus; Philadelphia, Pa., The International Sheep and Wool Show; Portland, Oreg., The Portland Universal Exposition; San Francisco, Cal., The California Midwinter International Exposition; St. Louis, Mo., The St. Louis Exposition; Tacoma, Wash., The Northwest Interstate Exposition.

Abandoned exhibits, imported, summary disposition of. D. L. March 28, 1896.

Abandonment of exhibits. S. S. 13275 and 14334.

Acceptance of exhibits by proper authorities at Exposition. S. S. 12885.

Accounts, method of keeping customs records and accounts at Exposition. D. L. December 22, 1892, and S. S. 12739 and 14495.

Acts of Congress in regard to the expositions at Atlanta, Boston, Chicago, Denver, Louisville, New Orleans, New York, Philadelphia, Portland, San Francisco, St. Louis, and Tacoma. S. S. 2192, 5496, 6247, 9967, 9996, 14481, 14424, 15181, 15349, and 16117, and acts of April 1, 1880; April 7, 1882; June 28, 1882; March 3, 1883, and January 8, 1895.

Advertisements, lithographs, etc., for gratuitous distribution. D. L. October 26, 1891, and March 22, 1894, and S. S. 2712, 2919, 12768, and 13918.

Antidiphtheritic serum, medicinal preparation, duty on. D. L. November 1, 1895.

Appliances, railway, imported for the National Exposition of Railway Appliances at Chicago, 1893. S. S. 5496.

Appointment of examiners to serve as inspectors. D. L. April 29, 1893.

Appointment of special agent's force for supervisory purposes. D. L. October 29, 1895.

Art, works of, presentation of, to municipal corporations and public institutions. S. S. 13157 and 14449.

Articles:

- Arriving under W. and T. or I. T. entry. D. L. February 19, 1892.
- Belonging to foreign governments, entry of. S. S. 2524.
- For use in display of exhibits. S. S. 2541.
- For use in entertaining official representatives. D. L. February 17, 1893, and S. S. 2718 and 13155.
- For use of foreign commissioners. D. L. June 28, 1893, and April 20, 1893.
- Imported for consumption at Exposition. D. L. May 19, 1893, and S. S. 12864.
- In packed packages. D. L. April 28, 1893, and May 14, 1894, and S. S. 12090 and 13400.
- Intended for exhibition at the National Mining and Industrial Exposition, Denver, admitted free of duty. Acts of April 7, 1882, and March 3, 1883.
- Intended for the Exhibition of Art and Industry held at Boston, Mass., in 1883, admitted free. Act of June 28, 1882.
- Intended for the special exhibition of machinery, tools, implements, apparatus, etc., for the generation and application of electricity, to be held at Philadelphia by the Franklin Institute, admitted free. Act of February 26, 1883.

Atlanta Exposition, act of Congress regarding. S. S. 15349.

Authority of the Secretary of the Treasury to accept smaller sum in satisfaction of claim by the United States for duties on exhibits unlawfully delivered at the World's Columbian Exposition. S. S. 14450.

Authorization to appoint certain temporary officers for duty at the Cotton States and International Exposition. D. L. September 6 and 18, 1895, and October 5, 1895.

Awards, jury of:

- Entry of cigars for distribution to. D. L. May 16, 1894.
- Distribution of samples of exhibits to. D. L. November 20, 1895.

Bicycle catalogues, distribution of. S. S. 12768.

Bond:

- Breaking packages in. D. L. April 28, 1893, May 6, 1893, and October 30, 1895, and S. S. 13999.
- For small articles of value. S. S. 2709.

Bookkeeping at Exposition, approval of collector's plan. D. L. December 22, 1892.
Books:
For distribution, dutiable. S. S. 2788.
Used in connection with drawback. Cat. Nos. 875 and 877.
Boston, Mass., articles intended for Exhibition of Art and Industry, in 1883, to be held at, admitted free. Act of June 28, 1882.
Brazilian commissioner, free admission of clothing for, authorized. D. L. January 17, 1893.
Brandy and spirits imported for Centennial Exposition. S. S. 2558.
Buildings at Exposition, free entry of material to be used in construction of. S. S. 13152, 14334, and 14492.
California Midwinter International Exposition, act of Congress regarding. S. S. 14424.
California Midwinter International Exposition and the World's Columbian Exposition, imported exhibits withdrawn for consumption after August 28, 1894. D. L. January 21, 1896, G. A. 3186, and S. S. 16357.
Canadian goods:
Importation of. S. S. 2717 and 10059.
Exportation of. S. S. 12481.
Catalogues, circulars, etc., entry of, for free distribution. D. L. March 22, 1894, and October 23, 1895, and S. S. 2718, 2919, 12768, and 13918.
Catalogues for sale, dutiable. D. L. June 16, 1893.
Cattle:
Canadian, for exhibition purposes. S. S. 13741.
Importation of. (*See* Live stock.)
Centennial Exhibition, act of Congress regarding. S. S. 2192.
Chairs, rolling, used at Exposition for profit. S. S. 12491.
Cherry cordials, samples of. S. S. 13149.
Chicago, act of Congress regarding World's Columbian Exposition. Act of April 25, 1890, and S. S. 9996 and 12056.
Chicago World's Columbian Exposition and the California Midwinter International Exposition, imported exhibits withdrawn for consumption after August 28, 1894. D. L. January 21, 1896, G. A. 3186, and S. S. 16357.
Chicago, Ill., free entry of imported railway appliances intended for the National Exposition of Railway Appliances, 1883. S. S. 5496.
Chinese concession in "The Terrace" not included within the customs limits at the Cotton States and International Exposition. D. L. October 30, 1895.
Chinese exhibitors and employees. D. L. October 30 and November 29, 1895, and S. S. 13122, 13266, and 16117.
Cholera-infected ports, treatment of cases, wrappers, etc., from. D. L. December 22, 1892.
Cigars:
For distribution to jury of awards, free entry of, not permitted. D. L. May 16. 1894.
For distribution to jury of awards, free entry of, permitted. D. L. November 20, 1895.
Circulars and other advertisement for gratuitous distribution. D. L. March 22, 1894, and October 23, 1895, and S. S. 2718, 2919, 12768, and 13918.
Clothing of Brazilian commissioner, free admission of. D. L. January 17, 1893.
Commissioners:
Foreign, status of. S. S. 14492.
Free admission of articles for. D. L. January 17, 1893, and February 17, 1893.
Midwinter Exposition, no authority for special concessions to. D. L. January 30, 1894.
Compromise in the matter of certain unlawful deliveries of exhibits at the World's Columbian Exposition without the payment of duty. S. S. 14450.
Commingling of duty-paid and bonded exhibits forbidden. S. S. 14180 and 16369.
Common carriers, conditions governing transportation of exhibits. S. S. 12190.
Consignment of exhibits. S. S. 12118 and 13414.
Consolidated local rules governing customs procedure at the close of the Cotton States and International Exposition. D. L. January 2, 1896.
Consolidation of special agent's force with regular force, for supervisory purposes. D. L. October 29, 1895.
Consular fee for verification of invoices. S. S. 2228
Control of customs authorities released upon payment of duty. S. S. 14334 and 16369.
Cotton States and International Exposition, Atlanta, Ga.:
Act of Congress regarding. S. S. 15349,
Allowance of drawback at, permitted. D. L. December 9, 1895.
Authorization to sell abandoned exhibits at. D. L. March 28, 1 96.
Reduction of detailed force at. D. L. December 17, 1895.

Cuspidors, drawback on, World's Fair. S. S. 12757 and 13123.
Damage to goods. S. S. 13914 and 14182.
Deliveries, unlawful, of exhibits sold at World's Columbian Exposition. S. S. 14180 and 14450.
Delivery of exhibits sold, enforcement of restriction. S. S. 14334 and 16369.
Denver, act to admit free articles for exhibition at the National Mining and Industrial Exposition, 1882. Acts of April 7, 1882, and March 3, 1883.
Depredations:
No allowance for. S. S. 14363 and 15087.
Responsibility of collector for. S. S. 13999.
Destruction of exhibits by fire at the World's Columbian Exposition. S. S. 13914.
Deterioration or depreciation of exhibits. D. L. December 9 and 23, 1895, and S. S. 12056 and 14334.
Allowance for, etc. D. T. May 1, 1894, and D. L. May 14, May 31, and August 18, 1894.
Diamonds, custody of, during transportation. S. S. 12887.
Disposition, summary, of imported exhibits formally abandoned. D. L. March 28, 1896.
Distribution, free, of imported catalogues, advertisements, and samples, etc. D. L. March 22 and April 27, 1894, and October 23, 1895, and S. S. 2718, 2919, 12768, and 13918.
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Drawback:
Allowance of, permitted at the Cotton States and International Exposition. D. L. December 9, 1895.
Combination of portions of different exhibits into one entry. D. T. July 25, 1894.
On World's Fair cuspidors. S. S. 12757 and 13123.
Dutiable goods sold at Exhibition to be delivered out of the United States. S. S. 2942.
Duty:
On antidiphtheritic serum, medicinal preparation. D. L. November 1, 1895.
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On stolen exhibits. (*See also* Goods stolen.) D. L. September 22, 1893.
Payment of, after close of Exposition. D. L. October 21, 1893.
Rate of, assessable on goods withdrawn from California Midwinter International Exposition. D. L. October 12, 1894, and January 21, 1896, G. A. 3186, and S. S. 16357.
Refund of, on exhibits. D. L. September 16 and October 18, 1892, and October 21, 1895, and S. S. 14334 and 16369.
Refund of, on stolen goods, not allowed. S. S. 15087.
Electric accumulator, battery cells for test purposes, free entry denied. S. S. 12615.
Electric carbons, sale of. D. L. December 5, 1892, and S. S. 12481.
Employees of exhibitors:
Immigration regulations concerning. D. L. October 30 and November 29, 1895, and S. S. 13122, 13246, and 16117.
Free entry of food for. D. L. May 19, 1893.
Employees, authority to use World's Fair officials in regular service. D. L. June 1, 1893.
Entertainment of official representatives, articles for. S. S. 13155.
Entries, reliquidation of warehouse and transportation entries, to correct errors. D. L. May 28, 1894.
Entry:
Of articles and exhibits. (*See* also Free entry.) D. L. May 31, 1894, and S. S. 2524, 9996, 12056, 12509, 12864, 13118, 14481, and 15181.
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For drawback, combination of portions of different exhibits, into one entry. D. L. July 25, 1894, and S. S. 12281.
Free. (*See* Free Entry.)
Live stock. S. S. 12881, 12885, and 13741.
Examiners, appointment of, to serve as inspectors. D. L. April 29, 1893.
Exhibition purposes defined. S. S. 12883.
Exhibition of Art and Industry to be held in Boston, Mass., in 1883, articles intended for, admitted free. Act of June 28, 1882.

Exhibition of machinery, tools, implements, apparatus, etc., for the generation and application of electricity, to be held at Philadelphia, Pa., by the Franklin Institute, articles intended for, admitted free. Act of February 26, 1883.
Exhibits:
Abandonment of. D. L. January 2 and March 28, 1896, and S. S. 13275 and 14334.
Acceptance of, by proper authorities at Exposition. S. S. 12885.
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Architectural designs, etc. D. L. February 20, and March 5, 1892.
Arriving under W. and T. and I. T. form of entry. D. L. February 19, 1892.
Custody of valuable, during transportation. S. S. 12887.
Destruction by fire at World's Columbian Exposition. S. S. 13914.
Deterioration or depreciation of. D. T. May 1 and D. L. May 2, 1894; December 9 and 23, 1895, and S. S. 12056 and 14334.
Dutiable value. S. S. 2947.
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Formally abandoned, summary disposition of. D. L. March 28, 1896.
Fragile, unpacking of. S. S. 13404.
Free entry for outside exhibits denied. D. L. February 15, 1893.
From different importations may be combined in one drawback entry. D. T. July 25, 1894.
Government, liberal treatment regarding. D. L. November 15, 1893.
Importations of, from Canada. S. S. 12717 and 10059.
Importations of, in packed packages. (*See* Packages packed.) S. S. 13404.
Importations of, from Mexico. S. S. 10059, 12476, and 13835.
Invoices covering, treatment of, etc. S. S. 2228, 2516, 12885, and 13999.
Manifests of, fees not collectible. S. S. 13713.
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Mexican, importation of. S. S. 12476 and 13835.
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Ownership of, with regard to withdrawal of for export. D. L. November 20, 1893.
Overvaluation of. D. L. May 28, 1894.
Permission to entry under warehousing entries. D. L. September 27, 1895.
Placed under general order at New York. D. L. December 9, 1895.
Presentation of, to museums and institutions. D. L. October 30, 1895, and January 2, 1896.
Reappraisement of, at the Cotton States and International Exposition. D. L. November 20, 1895.
Removal of, under general order, at close of Exposition. S. S. 14435.
Removal of, outside of Exposition grounds for exhibition, repairs, polishing, etc. D. L. February 11, 1893, May 22, 1893, and March 14, 1894.
Removal of, in bond for temporary exhibition. D. L. August 9, 1894.
Repacking of. D. L. May 6, 1893; May 14, 1894; August 9, 1894, and October 30, 1895; and S. S. 14424.
Responsibility for safety of. S. S. 15087.
Sale of. S. S. 2900, 12413, 14180, and 14334.
Samples from, for free distribution. D. L. January 8, February 16, and April 9, 1894, and November 20, 1895; and S. S. 12883, 13149, and 13918.
Seizure of, at the Cotton States and International Exposition. D. L. December 7 and 28, 1895, and January 25, 1896.
Stolen. (*See* Goods, stolen.)
Storage of. S. S. 12885 and 14435.
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Treatment of invoices, liens for freight, sale of, breaking packages in bond, fraudulent abstraction of goods, duitable value, appraisement of, etc. D. L. January 2, 1896, and S. S. 13999 and 14334.
Unclaimed, disposition of. S. S. 2626 and 14435.
Used for the construction of booths, stands, pavilions, etc. D. L. January 2, 1895, and S. S. 14334 and 14492.
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Withdrawal of packages from. S. S. 12090. (*See also* Goods and Free entry.)
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Foreign commissioners:
Status of. S. S. 14492.
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Fragile goods, unpacking of. S. S. 13404.
Franklin Institute, exhibition of machinery, tools, implements, apparatus, etc., for the generation and application of electricity, to be held at Philadelphia, Pa., by, act regarding. Act of February 26, 1883.
Free admission of clothing for Brazilian commissioners. D. L. January 17, 1893.
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Catalogues for gratuitous distribution. (*See also* Circulars.) D. L. October 23, 1895, and S. S. 13918 and 12768.
Consumption at Exposition. S. S. 12864.
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Food supplies for employees. D. L. May 19, 1893.
Imported railway appliances for the National Exposition of Railway Appliances, at Chicago, Ill., 1883. S. S. 5496.
Liquors in small packages. D. L. February 16 and April 9, 1894, and S. S. 2558 and 12398.
Liquors as samples. (*See* Liquors.)
Lumber accepted as exhibits. D. L. January 18, 1893.
Materials used in the construction of buildings of foreign governments. S. S. 14492.
Materials to be used in the construction and decoration of buildings, booths, stands, etc. D. L. November 25, 1893, and S. S. 13152 and 14334.
Of merchandise imported for exhibition under a fee not permitted. D. L. October 28 and October 30, 1895.
Of costumes and properties of electrical company. D. T. April 28, 1893, and D. L. May 6, 1893.
Of articles intended for the exhibition of art and industry, to be held at Boston, 1883. Act of June 28, 1882.
Of articles intended for the special exhibition of machinery, tools, implements, apparatus, etc., for the generation and application of electricity, to be held at Philadelphia by the Franklin Institute. Act of February 26, 1883.
Of exhibits to be displayed at the National Mining and Industrial Exposition, Denver, Colo. Acts of April 7, 1882, and March 3, 1883.
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Samples for gratuitous distribution. (*See* Samples.)
Tableware for restaurant. D. L. February 11, 1893.
Of articles for use of foreign commissioners. D. L. January 17 and February 17, 1893.
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Goods to be placed in, at close of Exposition. S. S. 14435.
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General order, goods to be placed, in at close of Exposition. S. S. 14435.
General order, placed under. D. L. December 9, 1895.
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Refund of duty on. D. L. September 16, and October 18, 1892, and S. S. 14334.
Repacking of broken cases containing. D. L. May 6 and October 30, 1895.
Repacking of, into smaller packages. S. S. 14334.
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Gratuities to United States officials prohibited. S. S. 14180.
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At Pembina, for Centennial. S. S. 2609.
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Institutions and museums, presentation of exhibits to. D. L. October 30, 1895, and January 2, 1896.
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Consular and other verification of, abroad. D. L. January 2, 1896, and S. S. 2228 and 2516.
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Live stock, importation and treatment of. S. S. 12881, 12885, and 13741.
Louisville, Ky., act relating to Southern Exposition to be held in 1883. Act of March 3, 1883.
Manifests, mail, for exhibits. S. S. 13842.
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Medicinal preparation, antidiphtheritic serum, duty on. D. L. October 29, 1895.
Merchandise imported for exhibition under a fee at the Cotton States and International Exposition, free entry of not permitted. D. L. October 28 and 30, 1895.
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Municipal corporation and public institutions, presentation of statuary to. S. S. 13157 and 14449.
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National Exposition of Railway Appliances at Chicago, Ill., 1883, free entry of imported railway appliances intended for. S. S. 5496.
National Mining and Industrial Exposition, Denver, act to admit free articles for exhibition at. Acts of April 7, 1882, and March 3, 1883.
Naval office, cooperation of, in proceedings on making entry of merchandise imported for World's Columbian Exposition. S. S. 12190.
New Orleans World's Industrial and Cotton Centennial Exposition, act regarding. S. S. 6247.
New York City, N. Y., World's Fair Prize Winners' Exposition, act regarding. S. S. 14481.
Northwest Interstate Exposition, Tacoma, Wash., act regarding. S. S. 15181.
Officers, Government:
Acceptance of gratuities or presents prohibited. S. S. 14180.
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Compensation of, by importers for special services. D. L. December 22, 1892.
Special agent's force used for supervisory purposes at the Cotton States and International Exposition. D. L. October 29, 1895.
Will keep distinct and separate records of all importations. S. S. 12739 and 14495.
Official privileges:
Extended to foreign commissioners. D. L. February 17, 1893, and S. S. 2718 and 13155.
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Officials of World's Columbian Exposition, authority to use in customs service when necessary D. L. June 1, 1893.
Overvaluation of exhibits. D. L. May 28, 1894.
Packages:
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Must be treated as units, either as exhibits or merchandise. D. L. April 28, 1893, and D. L. May 6, 1893.
Packed entire, withdrawal of from bond. D. L. May 14, 1894, and S. S. 12090.
Packed, importation of articles in. D. L. May 14, 1894, and S. S. 13400.
Paintings and statuary, transfer of in bond for temporary exhibition outside of Exposition grounds. D. L. October 17, 1893, and August 9, 1894.
Paintings: Removal of, from art institute to Exposition. D. L. February 21, and March 24, 1893.
Free withdrawal of, after close of Exposition. D. L. October 18, 1894.
Pavilions, free entry of materials for. S. S. 13152.
Pembina, importations at, Centennial. S. S. 2609.
Perishable importations, treatment of. D. L. December 22, 1892.
Philadelphia:
Centennial Exposition, act of Congress regarding. S. S. 2192.
Exhibition of machinery, tools, implements, apparatus, etc., for the generation and application of electricity, free admission of articles intended for. Act of February 26, 1883.
International Sheep and Wool Show held at, in September, 1880, in the Centennial Buildings, Fairmount Park. Act of April 1, 1880.
Portland Universal Exposition, act regarding. Act of January 8, 1895.
Public institutions and municipal corporations, presentation of statuary to. S. S. 13157 and 14449.
Railway appliances imported for the National Exposition of Railway Appliances at Chicago, Ill., in 1883, free entry of. S. S. 5496.
Rates of duty applicable to exhibits imported for the World's Columbia Exposition and the California Midwinter and International Exposition, and withdrawn for consumption after August 28, 1894. D. L. January 21, 1896, G. A. 3186, and S. S. 16357.
Reappraisement of exhibits at the Cotton States and International Exposition. D. L. November 20, 1895.
Records and accounts at. D. L. December 22, 1892, and S. S. 12739 and 14495.
Refund of duty. D. L. September 16, October 18, 1892, and October 21, 1895, and S. S. 14334.
On stolen goods not allowed. S. S. 15087.

Regulations, general, as to expositions. S. S. 2192, 2247, 2482, 2512, 5496, 10059, 10581, 12056, 12190, 12739, 12881, 12885, 13118, 13122, 13246, 13400, 13999, 14334, 14424, 14477, 14495, 15349, 16117, and 16369, and acts of April 1, 1880; June 28, 1882; April 7, 1882; March 3, 1883, and January 8, 1895.
Regarding entry of exhibits. S. S. 10059, 12056, 12509, and 13118.
Regarding exportation of exhibits. D. L. November 16, 1895, and January 2, 1896, and S. S. 13999, 14334, and 14477.
Remission of penalty, partial, in a certain case of unlawful delivery. S. S. 14450.
Reduction in number of detailed officers at the Cotton States and International Exposition. D. L. December 17, 1895.
Reliquidation warehouse and transportation entries, to correct errors. D. L. May 28, 1894.
Removal of exhibits. (*See* Exhibits, removal of.)
Repacking of exhibits. D. L. May 6, 1893, May 14, 1894, and October 30, 1895, and S. S. 14424 and 14334.
Reports from customs officers on importation and transportation of goods intended for Exposition. S. S. 12739 and 14495.
Responsibility for safety of exhibits not with Government. S. S. 15087.
Rolling chairs dutiable if used for hire. S. S. 12491.
Rules, consolidated local, governing customs procedure at the close of the Cotton States and International Exposition. D. L. January 2, 1896.
Sale:
Of exhibits during Exposition. S. S. 2900, 12413, 12481, 14180, and 14334.
Of goods manufactured at Exposition. S. S. 14180.
Samples, entry of, for distribution. D. L. January 8, February 16, April 9, 12, and 27, and May 16, 1894; November 11 and 20, 1895, and S. S. 12883, 13149, and 13918.
San Francisco, Cal., act regarding California Midwinter International Exposition at. S. S. 14424.
Search lights not permitted to leave Exposition grounds. D. L. October 15, 1892.
Seizure of articles for exhibition at the Cotton States and International Exposition. D. L. December 7 and 28, 1895, and January 25, 1896.
Special agent's force, consolidation with regular force, for supervisory purposes. D. L. October 29, 1895.
Shortages at expositions. D. L. December 9, 1895, and S. S. 14363 and 14450.
Statuary:
To be presented to municipal corporations and public institutions at close of Exposition. S. S. 13157 and 14449.
Removal of, from Art Institute to Exposition. D. L. February 21, 1893, and March 24, 1893.
Statuary and paintings, transfer for temporary exhibition. D. L. October 17, 1893, and August 9, 1894.
St. Louis Exposition, act of Congress regarding. S. S. 9967.
Stolen goods:
Duty upon, to be collected. S. S. 14363.
No refund of duty allowed. S. S. 15087.
Storage charges. S. S. 12050.
Storage of goods. D. L. December 22, 1892, and S. S. 12885 and 14435.
Summary disposition of imported exhibits formally abandoned. D. L. March 28, 1896.
Tacoma, act of Congress regarding Northwest Interstate Exposition. S. S. 15181.
Transportation and exportation regulations to govern customs procedure at close of the Cotton States and International Exposition. D. L. November 16, 1895.
Unclaimed goods, disposition of. S. S. 2626 and 14435.
Unpacking of fragile goods. S. S. 13404.
Warehousing entries, permission to exhibitors to enter their exhibits under. D. L. September 27, 1895.
Warehouse and I. T. entry, goods arriving under. D. L. February 19, 1892.
Warehouse and transportation entry, reliquidation of. D. L. May 28, 1894.
Withdrawal:
Of goods from California Midwinter International Exposition, rates of duty assessable on, at time of. D. L. October 12, 1894, and January 21, 1896; G. A. 3186 and S. S. 16357.
Of exhibits for consumption without making regular entry not permissible. D. L. February 16, 1894.
Of exhibits for export. D. L. April 28, 1893.
Of goods at end of Exposition. S. S. 14334.
Of packages from exhibits. D. T. April 28, 1893, D. L. May 6, 1893, and S. S. 12090 and 13999.
Works of art for presentation to public institutions and municipal corporations. D. L. October 30, 1895, and January 2, 1896, and S. S. 13157 and 14449.

World's Columbian Exposition, act of Congress regarding. S. S. 9996 and 12056.
World's Industrial and Cotton Centennial Exposition, New Orleans, act regarding. S. S. 247.
World's Fair Prize Winners' Exposition, New York City, act regarding. S. S. 14481

EXHIBIT L.

SPECIAL FORMS USED AT THE COTTON STATES AND INTERNATIONAL EXPOSITION, ATLANTA, GA.

COTTON STATES AND INTERNATIONAL EXPOSITION,
Atlanta, Ga., ———, 1895.

Acceptance of imported exhibits.

To the Surveyor of Customs, Port of Atlanta, Ga.

SIR: The following described cases of merchandise—

Case marks.	Numbers.	Description of merchandise.

Have been imported by ——— ———, from ———, per ———, for the purpose of exhibition under the terms of the act of Congress approved August 18, 1894. The said articles are hereby accepted, in accordance with the terms of said act, as exhibits subject to the requirements of all general and special United States customs regulations applicable thereon.

Please authorize the transfer of said exhibits covered by the application of said exhibitors to the ——— Building, ——— section, where they will remain until the close of the Exposition, subject to your control, but under the supervision and protection of the Exposition authorities, in conformity with the rules and regulations of the Cotton States and International Exposition Company.

Respectfully, yours,

——— ———, *Director-General.*

Serial No. ——.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

To the Chief Inspector:

You will permit the exhibits covered by Exposition serial No. ——, which arrived at the port of Atlanta on the —— day of ———, 1895, and were transferred to the Exposition grounds under article 9, Special Customs Regulations of August 3, 1895, to be unladen and stored in the ——— Building.

——— ———,
Deputy Surveyor in Charge.

Application and order to supervise the unpacking of imported exhibits.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

TO WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: Please detail a customs inspector to supervise the unpacking of certain cases: Marks, ——; numbers, ——; serial, ——; invoice, ——; in ——— Building, ——— section, at —— o'clock, ———, 1895.

Respectfully, yours,

——— ———.

Inspector ——— ———:

You are hereby instructed to supervise the unpacking of the cases above specified, to make a special inventory of the contents of each case, to compare the same with the invoice, and to make due report.

———— ————,
Deputy Surveyor in Charge.

——, ——, 189—.

Hon. CHARLES A. COLLIER,
Director-General Cotton States and International Exposition.

SIR: I desire to enter for consumption at the custom-house the following-described cases of merchandise:

Case marks.	Numbers.	Description of merchandise.

Imported by —— ——, from ——, per ——, and accepted by you as exhibits on the —— day of ——, 1895, for the purpose of paying customs duties thereon, and I hereby notify you to that effect.

Respectfully, yours,

—— ——.

Approved:

—— ——, *Director-General.*

I. T. entry ——; Exposition serial ——; —— Building; —— section.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, ——.

Empty cases—Removal orders.

To WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: Please permit transfer to bonded warehouse No. 1 of empty packing cases marked as follows: Marks, ——; number, ——; serial, ——; invoice, ——; —— Building; —— section.

Respectfully,

—— ——.

To Inspector —— ——:

You are hereby directed to supervise the transfer of the above-described empty cases to bonded warehouse No. 1, making due record of the cases so transferred.

—— ——,
Duputy Surveyor in Charge.

To the Storekeeper:

You are directed to receive into bonded warehouse No. 1 the above-described empty cases.

—— ——,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, 1895.

Permit to transfer.

To the Chief Inspector of Customs:

You will permit and supervise the transfer of —— cases of ——, marked ——, serial No. ——, from —— section, —— Building, to —— section, —— building.

—— ——,
Deputy Surveyor in Charge.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., —— ——.

Mr. WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: I transmit for delivery to —— —— receipt No. —— (Cat. No. 399) for $—— for duties. Also the duty-paid permit.

Respectfully,

——, ——,
Surveyor of Customs.

No. —— receipt; Exposition serial No. ——.

Exposition permit to deliver and release.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

To the Deputy Surveyor in Charge:

The duties thereon having been paid, you will deliver to —— —— and release from customs custody the merchandise described below, under Exposition serial ——, and which was originally imported into the port of ——, in the ——, from —— on the —— day of ——, 1895, and brought to this port by —— ——.

—— ——,
Surveyor of Customs.

Ascertained duty ——. Duty paid ——, 1895.

Marks.	Numbers.	Description of merchandise.

Exposition serial ——; I. T. No. ——; —— Building; —— section.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, ——.

To the Chief Inspector of Customs:

Duties having been secured to be paid upon case of ——, marked ——, covered by I. T. entry No. ——, from ——, Exposition serial No. ——, you will treat said goods as released from customs control, unless the exhibitor should file notification in this office that the goods are to remain under customs supervision for purposes of drawback to exportation thereof at the close of the Exposition.

Respectfully, yours,

—— ——,
Deputy Surveyor in Charge.

Name of exhibitor, —— ——.

Notification for drawback supervision.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895.*

Hon. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

SIR: I hereby notify you that I desire to take advantage of the privilege provided for in the second paragraph of article 13, Special Customs Regulations of August 3, 1895, relative to drawback or refund of the duties paid, so that at the close of the Cotton States and International Exposition, I may receive a refund of the duties paid upon articles which shall be duly exported. The cases are covered by I. T. entry ——, Exposition serial ——, entered for consumption on —— day of ——, 1895.

Marks.	Numbers.	Description of merchandise.

Exposition serial No. ——; I. T. No. ——; —— Building; —— section.

Respectfully, yours,

—— ——.

Notice of withdrawal of drawback notification.

Hon. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

SIR: I hereby notify you that I withdraw my notification filed ——, for customs supervision in the matter of drawback, under article 13, Special Customs Regulations of August 3, 1895.

—— ——.

Exposition serial No. ——; I. T. No. ——.

FOREIGN EXHIBITS.

COTTON STATES AND INTERNATIONAL EXPOSITION,

ATLANTA, GA.

U. S. CUSTOMS.

Serial No..... Section.....

The law provides that exhibits may be sold, but must not be removed until the close of the Exposition.

Penalty—Seizure of goods, fine, and imprisonment of offender.

JOHN D. STOCKER,
Surveyor of Customs.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, 1895.

Under notification filed —— day of ——, 1895, with Hon. John D. Stocker, surveyor of customs, Atlanta, Ga., these imported articles are under customs supervision for purposes of drawback or refund of duty, in conformity with article 13, Special Customs Regulations of August 3, 1895.

—— ——,
Deputy Surveyor in Charge.

U. S. CUSTOMS.

COTTON STATES AND INTERNATIONAL EXPOSITION,

ATLANTA, GA.

.....Building. .....Section. Serial.....

U. S. CUSTOMS.

I. T. No .....
S. No.....

FINE ARTS.

IN BOND.

C. S. AND I. EXP.,

ATLANTA.

Examiner's report of articles short or missing.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, 1895.

To the Deputy Surveyor in Charge, Cotton States and International Exposition.

SIR: Examination of merchandise and exhibits entered for installations, Exposition serial No. ——, I. T. No. ——, discloses the fact that certain articles are short or missing, which are stated below, with valuations as ascertained from the original invoice and the Exposition records.

Quantity and description.	Value (foreign currency).	Value (United States currency).

—— ——,
Acting Appraiser.

—— ——,
Examiner.

Application to distribute imported samples of no commercial value at the Cotton States and International Exposition.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *189–*.

To the Surveyor of Customs, Atlanta, Ga.

SIR: Application is hereby made for permission to make gratuitous distribution of the following-described samples without payment of duty.

Marks.	Numbers.	Description and quantity of samples.

Exposition serial No. ——; I. T. No. ——; —— Building, —— section.

—— ——,
Exhibitor.

To —— ——,
Examiner of Merchandise.

You will examine and make report whether the samples covered by the within application have any commercial value under Department letter of November 12, 1895.

—— ——,
Deputy Surveyor in Charge.

Exposition permit to deliver samples of no commercial value.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., —— *189—*.

To the Deputy Surveyor in Charge:

Under the authorization contained in Department letter of November 12, 1895, you will deliver to —— —— and release from customs custody, for purposes of gratuitous distribution at the Cotton States and International Exposition, the samples of no commercial value described herein, under Exposition serial No. ——, and which were originally imported into the port of —— in the —— from ——, on the —— day of ——, 1895, and brought to this port by —— ——.

Duty ——.

Marks.	Numbers.	Description and quantity of samples.

Exposition serial —— ; I. T. No. ——; —— Building, —— section.

—— ——,
Surveyor of Customs.

Notice to importer of advance in value upon appraisal.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1895*.

SIR: A lot of —— entered by you, ex—— from ——, at the port of —— on the —— day of ——, 1895, under special entry No. —— for immediate transportation without appraisement to the Cotton States and International Exposition, and entered by you for consumption, ——, under Exposition serial No. ——, has been appraised in accordance with law. The said valuation exceeds by —— per cent the amount declared by you on the entry as the actual marked value. If you desire to appeal from this appraisement it will be necessary to do so within two days from the date hereof, as provided in section 13, act of June 10, 1890.

—— ——,
Surveyor of Customs.

To —— ——, *Exhibitor.*
—— section, —— Building.

Importer's notice to the surveyor claiming reappraisement.

——— ———, *1895.*

SIR: As I consider the appraisement of the articles covered by Exposition serial No. ——, made by the United States appraiser, too high, under your notification to me, dated ———, I have to request that the said merchandise be reappraised, pursuant to law, with as little delay as your convenience will permit.

——— ———,
Exhibitor.

——— section, ——— Building.

To Hon. JOHN D. STOCKER,
Surveyor of Customs.

ATLANTA, GA., ———, 189—.

To Mr. WALTER A. DONALDSON,
Deputy Surveyor in Charge,
Cotton States and International Exposition.

SIR: I desire to have a reappraisement for deterioration made of my exhibits, covered by Exposition serial No. ——, as these exhibits have been very much injured by exposure and handling during the Exposition.

Marks.	Numbers.	Description of packages.

——— section, ——— Building.

——— ———.

Application and order to supervise the repacking of imported exhibits.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1896.

To WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: Please detail a customs inspector to supervise the repacking of certain cases: Marks, ——; numbers, ——; serial, ——; invoice, ——; in ——— Building, ——— section, at —— o'clock, ———, 1896.

Respectfully, yours,

——— ———.

Inspector ——— ———:

You are hereby instructed to supervise the repacking of the cases above specified, to compare the same with the invoice and the Exposition records, and to made due report.

——— ———.
Deputy Surveyor in Charge.

Empty cases—Transfer orders.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 189—.

To WALTER A. DONALDSON,
Deputy Surveyor in Charge.

SIR: Please permit transfer from bonded warehouse No. 1 of empty packing cases marked as follows: Marks, ——; numbers, ——; serial, ——; invoice, ——, to ——— Building, ——— section.

Respectfully, yours,

——— ———.

To *Inspector* ——— ———:

You are hereby directed to supervise the transfer of the above-described empty cases from bonded warehouse No. 1, making due record of the cases so transferred.

——— ———,
Deputy Surveyor in Charge.

To the Storekeeper:

You are directed to deliver from bonded warehouse No. 1 the above-described empty cases.

——— ———,
Deputy Surveyor in Charge.

Notice of abandonment of imported exhibits at the Cotton States and International Exposition.

PORT OF ATLANTA, GA., ———, *189—*.

To the Deputy Surveyor in Charge:

You are hereby notified that the following merchandise is abandoned by me to the United States:

Marks	Numbers	Description of articles.	Quantity.

Exposition serial No. ——; I. T. No.——; ——— Building, ——— section,
Respectfully, yours,

——— ———.

Exposition transfer and delivery permit for transportation and exportation.

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ———, 1895.

To the Deputy Surveyor in Charge:

You will supervise the transfer from the Exposition grounds and the delivery at Atlanta, for transportation and exportation, of the following-described merchandise, first causing the same to be corded, sealed, cased, and branded:

Marks.	Numbers.	Description of merchandise.

by ——— ——— to ——— ———, covered by Exposition withdrawal for transportation and exportation No. ——, specially imported into this district under Exposition I. T. entry ——, by ——— ———, from ———, via the port of ———, and installed in the ——— section, ——— Building, and afterwards entered for warehousing.

——— ———,
Surveyor of Customs.

Export label.

——— section, ——— Building.

OFFICE OF THE SURVEYOR OF CUSTOMS.
Port of Atlanta, Ga.

Consigned: Collector of customs at ———. For exportation to ———.
Per ———.

——— ———, *Shipping Agents.*

Exposition serial ——. Withdrawal transportation and exportation No. ——.

Transportation permit.

CUSTOM-HOUSE, *Port of* ——, ——, *189*—.

To the Inspector in Charge:

Bond having been given for the delivery at the port of —— of the following merchandise withdrawn by —— —— for transportation:

Marks.	Numbers.	Description of merchandise.

which was imported by —— —— on the —— day of ——, 18—, in the ——, from ——, to be marked "Port of ——, in bond for —— ——," before delivery, you will deliver the same to the surveyor or an authorized inspector for shipment by way of ——.

—— ——,
Deputy Surveyor in Charge.

OFFICE OF SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1896.*

I would request permission to remove from —— Building the following packages:

Marks.	Numbers.	Description of packages.

Approved:

—— ——,
Commissioner-General for Europe.

—— ——, *Exhibitor.*

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *1896.*

Mr. DE WITT C. JACKSON,
Special Inspector, Cotton States and International Exposition.

SIR: In view of the danger that is apprehended from depredation or fire at the Liberal Arts Building, Exposition grounds, now that the police patrol and fire protection have been withdrawn therefrom, you are hereby instructed to supervise the lading into cars of —— cases ——, Exposition serial Nos. —— relating to exhibits owned by —— ——, and repacked in cases in the Liberal Arts Building, the railroad cars to be held until the completion of all entries, records, and other documents covering said installations, making special report as to the number of the cars and the cases laden therein.

Respectfully, yours,

—— ——,
Deputy Surveyor in Charge.

ATLANTA, GA., ——, *1896.*

Hon. JOHN D. STOCKER,
Surveyor of Customs, Atlanta, Ga.

SIR: I hereby give notice that I object to paying you the sum of $—— as fees exacted on the —— day of ——, 1896, for cording and sealing —— cases of exhibits, imported under the act of August 18, 1894, for the sole purpose of exhibition at the Cotton States and International Exposition, Atlanta, Ga., serial No. ——, port No. ——, export No. ——, said exhibits having been duly repacked for transportation and exportation from the United States to ——, via ——, on the ground that said act of August 18, 1894, declares distinctly that "all articles which shall be imported from foreign countries for the sole purpose of exhibition at said Exposition,

upon which there shall be a tariff or customs duty, shall be admitted free of payment of duty, customs fees, or charges." As these articles have been duly entered for transportation and exportation to ——, after having been merely exhibited at this Exposition, I claim that fees should not be exacted at the time of transportation and exportation, if fees could not be legally collected or exacted at the time of importation, and I respecfully request that the sum of $—— be returned to me.

—— ——,
Exhibitor.

Exposition serial, ——; port serial, ——; export serial, ——. Date, ——.

Entry of merchandise short and missing from the quantity entered for exhibition at the Cotton States and International Exposition by —— ——, which articles were brought into this district on the —— day of ——, 1895 (Exposition serial No. ——; I. T. No. ——), from the port of ——, by —— ——, having been originally imported into the port of ——, in the ——, from ——.

Marks and numbers.	Description.	Quantity.	Value.

Withdrawal entry for transportation and exportation of exhibits from the Cotton States and International Exposition, Atlanta, Ga.

Withdrawal entry for T. and B., No. ——.

Withdrawal entry of merchandise originally imported at the port of ——, by —— ——, in the —— and transported to this port on the —— day of ——, 189—, by —— ——, for exhibition at the Cotton States and International Exposition; intended to be transported to the port of —— and exported thence to ——.

Original I. T. number, ——. C. S. and I. E. serial number, ——. Warehouse bond number, ——. Date, ——.

Marks.	Numbers.	Packages and contents.	Quantity.	Value.
	Corded and sealed. —— ——, Inspector of Customs. —— ——, —— ——, Shipping Agents.			

Consigned to collector of customs at ——, by way of ——, for exportation to ——. Common carrier, ——.

CUSTOM-HOUSE,
Port of Atlanta, Ga., ——, 189—.

To the Chief Inspector:

You will direct an inspector to examine the goods described in the accompanying entry, and if found to agree exactly therewith, to superintend the lading thereof on board the ——, for exportation to ——, of which, when completed, he will make due return.

—— ——,
Deputy Surveyor in Charge.

PORT OF ATLANTA, GA., ——, 189—.

I hereby certify that I have examined the packages of merchandise enumerated in the annexed entry, and, finding them to agree in all respects with the description thereof, they have been laden under my supervision on board the —— for ——, and secured by customs ——. I further certify that a manifest of the same has been delivered to the ——.

—— ——,
Inspector.

PORT OF ATLANTA, GA., ——, *189—*.

Received, in good order, from the surveyor of customs at Atlanta, Ga., the merchandise described in the within entry, which, under the provisions of our bond as a common carrier, it is agreed shall be reported to and safely delivered to the collector or principal officer of customs at the port of —— —— days after date hereof.

——— ———,
Agent —— *R. R. Co.*

[Indorsement.]

Wdl. T. & E. No.....

C. S. & I. E. No.....

Withdrawal Entry for transportation and exportation of exhibits at the Cotton States and International Exposition from Atlanta, Ga.

To.....

Via.....

Manifest of exhibits in bond from the Cotton States and International Exposition, entered for transportation and exportation.

Withdrawal for T. and E., No. ——.

PORT OF ATLANTA, GA., ——, *189—*.

Laden on ——, for transportation to the port of ——, in the district of ——, by way of ——, to be delivered to the collector or other proper officer of the customs on arrival at the port of destination, and exported thence to ——.

Description of merchandise (marks, numbers, packages, and contents).	Shipper.	Consignee.

[To be signed by master of vessel, or conductor or agent of transportation company.]

PORT OF ATLANTA, GA., ——, *189—*.

I certify that the within manifest is correct; that the merchandise therein described has been laden under my supervision on board[1] —— ——.

——— ———, *Inspector of Customs.*

NOTICE.

PORT OF ——, ——, *189—*.

The within-described merchandise has arrived at this port, and is now on board the[2] —— ——. ——— ———.

[Indorsement.]

Port of .....

.....189....

Manifest of .....

.....

.....

.....

Arrived .....189....

From.....

Consigned to .....

[1] Here add car number, or name and description of vessel; and if secured by lock or seal, or both, so state.

[2] Here insert name of vessel, car, etc., and the wharf, pier, or depot where to be found.

EXHIBIT E.—*Withdrawal entry for transportation and exportation of duty-paid exhibits from the Cotton States and International Exposition, Atlanta, Ga., with benefit of drawback.*

Withdrawal entry for drawback T. and E. No. ——.

Withdrawal entry of duty-paid merchandise originally imported at the port of ——, by —— ——, in the ——, and transported to this port on the —— day of ——, 189—, by —— ——, for exhibition at the Cotton States and International Exposition and retained in customs custody; intended to be transported to the port of —— and exported thence to ——, with benefit of drawback.

Original I. T. No. ——. C. S. and I. E. No. ——. Warehouse bond No. ——. Date, ——.

Marks.	Numbers.	Packages and contents.	Quantity.	Value.	Duty paid.	Allowance.	Remarks.
	For shipment to —— ——, Ultimate consignees. —— ——, —— ——, *Shipping agents.*						

Consigned to collector of customs at ——, by way of ——, for exportation to ——. Common carrier, ——.

CERTIFICATE OF EXAMINATION AND IDENTIFICATION.

—— ——, *189—*.

I hereby certify that I have examined and identified the articles above described, and that I find the quantities and unit values thereof to be correct, as noted.

Approved:

—— ——, *Examiner.*

—— ——, *Acting Appraiser.*

CERTIFICATE OF DUTY PAYMENT AND CUSTOMS CUSTODY.

—— ——, *189—*.

I hereby certify that duty has been duly paid on the articles described in the entry herewith annexed, which articles are at present in the —— section, —— Building, and have been in customs custody since their importation, as stated in the entry.

—— ——, *Deputy Surveyor in charge.*

OATH.

I do solemnly, sincerely, aud truly swear that the goods, wares, and merchandise described in the within entry, now delivered by me to the surveyor of customs for the port of Atlanta, Ga., have been duly entered at the custom-house of this port and the duties thereon paid, as above specified, and that they are truly intended to be exported by me to the port of ——, as stated in the said entry, and by the vessel (or route) therein indicated, and are not intended to be relanded or consumed within the limits of the United States. I further swear that to the best of my knowledge and belief, the said goods, wares, and merchandise are the same in quality, quantity, value, and package, wastage and damage excepted, as at the time of importation; that no allowance or reduction of duties for damage or other cause has been made except as above specified, and that no part of the duties paid have been heretofore refunded by way of drawback or otherwise, so help me God.

—— ——, *Exporter.*

CUSTOM-HOUSE,
Port of Atlanta, Ga., —— *189—*.

To the Chief Inspector:

You will direct an inspector to examine the goods described in the accompanying entry, and if found to agree exactly therewith, to superintend the lading thereof on board the —— for exportation to ——, of which, when completed, he will make due return.

—— ——,
Deputy Surveyor in charge.

PORT OF ATLANTA, GA., ——, *189—*.

I hereby certify that I have examined the packages of merchandise enumerated in the annexed entry, and finding them to agree in all respects with the description thereof, they have been laden, under my supervision, on board the —— for —— and secured by customs ——. I further certify that a manifest of the same has been delivered to the ——.

—— ——, *Inspector.*

PORT OF ATLANTA, GA., ——, *189—*.

Received in good order, from the surveyor of customs at Atlanta, Ga., the merchandise described in the within entry, which, under the provisions of our bond as a common carrier, it is agreed shall be reported to and safely delivered to the collector or principal officer of customs at the port of ——, —— days after date hereof.

——— ———,
Agent —— R. R. Co.

[Indorsement.]

Drawback Wld. T. & E. No....

C. S. & I. E. No.....

Withdrawal Entry
for
transportation and exportation
of
duty paid exhibits at the
Cotton States
and
International Exposition
from
Atlanta, Ga.,
with benefit of drawback.

To.....

Via.....

Manifest of exhibits in bond from the Cotton States and International Exposition, duty paid, entered for transportation and exportation.

Withdrawal for T. and E. No. ——, with benefit of drawback.

PORT OF ATLANTA, GA., —— *189—*.

Laden on ——, for transportation to the port of ——, in the district of ——, by way of ——, to be delivered to the collector or other proper officer of the customs on arrival at the port of destination, and exported thence to —— with benefit of drawback.

Marks and numbers.	Description of merchandise, packages, and contents.	Quantity.	Value.	Shipper.	Consignee.

[To be signed by master of vessel or conductor or agent of transportation company.]

PORT OF ATLANTA, GA., ——, *189—*.

I certify that the within manifest is correct; that the merchandise therein described has been laden under my supervision on board [1] —— ——.

——— ———,
Inspector of Customs.

[1] Here add car number, or name and description of vessel; and if branded and secured by lock or seal, or both, so state.

NOTICE.

PORT OF ——, ——, *189—*.

The within-described merchandise has arrived at this port, and is now on board the [1] —— ——.

—— ——.

[Indorsement.]

Port of.....

.....189..

Manifest of

.....

.....

.....

.....189..

Arrived .....

From.....

Consigned to.....

OFFICE OF THE SURVEYOR OF CUSTOMS,
Port of Atlanta, Ga., ——, *189—*.

Notice is hereby given, under special instructions received from the Treasury Department, dated March 28, 1896, and article 818, General Customs Regulations of 1892, that the following imported exhibits at the Cotton States and International Exposition, which have been formally abandoned by the respective consignees, under the consolidated local rules relating to the administration of customs thereat, will be sold at public sale at the custom-house, to the highest bidder, for lawful money of the United States, at —— a. m., ——, 189—.

Port entry No.	C. S. and I. E. No.	Warehouse bond No.	Exhibitor.	Appraised value.	Ascertained duty.	Description of merchandise.	Amount realized.	Remarks.

Schedules of the articles to be sold can be had by applying to Mr. W. A. Donaldson, deputy surveyor in charge, Room 36, Federal Building.

——, ——,
Surveyor of Customs.

[1] Here insert name of vessel, car, etc., and the wharf, pier, or depot where to be found.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 256.

IN THE SENATE OF THE UNITED STATES.

MAY 14, 1896.—Ordered to be printed.

Mr. VILAS presented the following

SPEECH OF HON. JOHN G. CARLISLE, BEFORE THE WORKINGMEN OF CHICAGO, APRIL 15, 1896.

Mr. PRESIDENT AND GENTLEMEN: I am here this evening in response to a communication received several months ago from a number of gentlemen connected with various labor organizations of this city, inviting me to address them and their fellow-workmen upon the currency and financial questions, which were then and are still agitating the minds of our people in all parts of the country. When that communication reached me, it was not in my power to designate a time when my official duties would permit me to come here, but I promised to hold the matter under consideration and come whenever it might be possible to do so, and I now congratulate myself upon my good fortune in having at last found an opportunity to meet this great assemblage of laboring people and to discuss in their presence what I consider one of the most important economic questions that can possibly engage the attention of wage earners in this or any other country.

Whether the general business of the people shall be transacted with good money or bad money, whether the wages of labor shall be paid in a sound and stable currency, with full purchasing power in the markets where they are exchanged for the necessaries of life, or in a depreciated and fluctuating currency, having no fixed value and therefore bearing no permanent relation to the current prices of commodities, are questions which affect the comfort and happiness of every home and the peace and prosperity of every community. While all are deeply interested in the settlement of these questions, it is unfortunately the case that all will not be equally affected by an erroneous decision upon them. The wealthy man, the man who has accumulated property or hoarded money, is always exempt from many of the most serious consequences of a financial or industrial disturbance. He has both means and credit, and while he may be subjected to much loss and inconvenience neither he nor his family will be pinched by hunger or compelled to go without raiment or shelter. It is the poor man and the man of moderate means, the man who has not been fortunate enough to accumulate property or money, but who depends upon his wages or upon the products of his own labor for the means of supporting himself and his family, that always feels the first and most disastrous effects of a business or industrial depression, no matter whether it results from a depreciated and fluctuating currency or from other causes. Such a man has nothing to dispose of but his labor, and nothing with which to support himself or

his family but his wages or the proceeds of his own labor, and any policy that even temporarily suspends or obstructs the industrial progress of the country by diminishing the demand for the products of labor, or by impairing the capacity or disposition of capital to employ labor, must be injurious to his interests and inflict more or less suffering upon all who are dependent upon him. Labor can not be hoarded; the idle day is gone forever; lost wages are never reimbursed; and therefore steady employment and good pay in good money are essential to the comfort and happiness of the American laborer and his wife and children, and he will be unfaithful to himself and to them if he does not insist upon the adoption and maintenance of such a policy as will most certainly preserve the value and stability of all our currency and promote the regular and profitable conduct of all our industrial enterprises. He can not prosper when the country is in distress, when its industries are prostrated, its commerce paralyzed, its credit broken down, or its social order disturbed; nor can he prosper when the fluctuations of the currency are such that he can not certainly know the value of the dollar in which his wages are paid, or estimate in advance the cost of the necessaries of life.

THE FREE COINAGE PROPOSITION.

Whether we shall or shall not have a long period of financial, commercial, and industrial disturbance in this country, and whether labor shall be deprived of permanent employment or be partially employed and inadequately paid, are questions directly and necessarily involved in the demand now seriously made by many of our fellow citizens that the United States, without the cooperation of any other government in the world, and in opposition to the established policy of every other great civilized and commercial nation, shall authorize the free and unlimited coinage of full legal tender silver at the ratio of 16 to 1, notwithstanding the true market ratio between the two metals is about 31 to 1; or, in other words, that the United States alone shall declare by law that 16 ounces of silver are equal in value to 1 ounce of gold, when it is an indisputable fact everywhere recognized that in all the markets of the world, in silver standard countries as well as in gold standard countries, 16 ounces of silver are worth only about one-half as much as 1 ounce of gold and will purchase only about one-half as much of the necessaries of life. The naked proposition is that the United States shall coin, at the public expense, for the exclusive benefit of the individuals and corporations owning the bullion, all the silver that may be presented at the mints into dollars containing $371\frac{1}{4}$ grains of pure silver, or $412\frac{1}{2}$ grains of standard silver, worth intrinsically about 51 or 52 cents, deliver the coins to the depositors of the bullion, and compel all the other people in the country to receive these coins at a valuation of 100 cents each in the payment of debts due them for property sold; for labor and service of all kinds; for pensions to soldiers and sailors and their widows and children; for losses sustained under policies issued by life and other insurance companies; for deposits in savings banks, trust companies, building associations, and other institutions; for debts due to widows and orphans by guardians, executors, and administrators of decedents' estates, and other trustees; for salaries of all civil, military, and naval officials, and the compensation of private soldiers and seamen, and, in short, for every kind of obligation recognized by the laws of the land, except only in cases where the prudent capitalist has taken the precaution in advance to contract for payment of debts due to him

in gold or its equivalent. To say nothing of the gross partiality and manifest injustice of such a policy, its immediate effect would be to contract our currency to the extent of about $620,000,000 by stopping the use of gold as money and putting a premium upon the coins of that metal equal, or about equal, to the difference between the intrinsic value of the gold dollar and the intrinsic value of the silver dollar. Gold coins would at once become a commodity and would be bought and sold by speculators in the market just as they were during the war, when we had a depreciated paper currency. The value of the silver dollar would fluctuate from day to day, moving up and down with the rise and fall of the commercial price of the bullion contained in it, as the Mexican dollar does now, and the premium on the gold dollar would of course fluctuate to the same extent, thus affording an opportunity to bullion brokers and speculators to buy and sell it at a profit. It would cease to be used as money, because no man would pay his debt in gold dollars, or in paper redeemable in gold dollars, worth 100 cents, when the law permitted him to pay it in silver dollars, worth only 51 or 52 cents each. The sudden withdrawal of $620,000,000 from the volume of currency in the country would undoubtedly produce a financial and industrial disturbance far more disastrous to the interests of labor than has ever been experienced in our history, and no man who has a particle of sympathy for workingmen and women and their dependent families can contemplate the possibility of such a calamity without feeling that it is his duty, whether he occupies a public or a private station, to employ every honorable means at his command to avert it.

While the sudden expulsion of $620,000,000 in gold from our stock of money would itself be sufficient to create a financial disturbance unparalleled in the history of this or any other country, the situation would be very greatly aggravated by the fact that the purchasing power of all the remainder of our currency would be suddenly reduced about one-half; we should have only about two-thirds as much currency as we have now, and at the same time it would be so depreciated in value that it would require about twice as much as we have now to transact the business of the country, provided there should be any business to transact.

OUR EXPERIENCE WITH THE RATIO.

The attempt to maintain what is called the double standard of value, that is, the attempt to keep the legal-tender coins of the two metals, gold and silver, in use as money at the same time, upon a ratio of value fixed by law, has repeatedly been made by kings and parliaments in every civilized country in the world, and it has failed again and again in every one of them; and it requires no gift of prophecy to foresee that it must continue to fail so long as self-interest constitutes a controlling factor in the business affairs of men. Without trespassing upon your patience to review the monetary history of other countries in which this experiment has been made and failed, it may be advantageous to refer briefly to our own experience upon this subject. When it was determined to adopt a monetary system for the United States and establish a mint, Alexander Hamilton and Thomas Jefferson, two men who differed widely upon almost every public question, and whose names as founders and leaders of their respective parties will live as long as our political literature is read, agreed that in determining what should be the coinage or legal ratio between gold and silver, the true relative commercial value of the two metals in the markets of the world must first be ascertained, and that this relative value when

ascertained should be incorporated into the statute as the basis of the proposed system of coinage. Although they were party leaders they were statesmen and patriots, and when they were called on to consider this great business question, affecting all the private affairs of their fellow-citizens, they gave it a thorough and impartial investigation upon its merits, without regard to the effect their decision might have upon their own political fortunes or upon the political fortunes of their followers. These great men were never disturbed for a moment by the delusion that Congress could fix by statute the actual or relative values of gold and silver any more than it could fix by statute the actual or relative values of a pound of lead and a pound of iron. They knew that gold and silver, like all other exchangeable things, are commodities, and that their value will be fixed in the markets of the world. They knew that it was entirely competent, in fact necessary, for Congress to declare the ratio upon which the two metals should be coined at the mint, if they were to be coined at all, but they knew equally well that if the ratio so declared did not correspond substantially with the ratio which the commercial world had established the coins of the two metals could not be kept in use as money at the same time, and consequently, as I have already said, they determined to ascertain the commercial ratio and to adopt it. They reached the conclusion that the true commercial ratio at that time was 15 to 1—that is, that 15 ounces of silver were equal in value to 1 ounce of gold—and accordingly the act of 1792, which was our first coinage law, authorized the coinage of the two metals at that ratio.

GOLD DRIVEN OUT OF CIRCULATION.

At the ratio thus established the silver dollar contained 371¼ grains of fine silver, and the gold dollar contained 24¾ grains of fine gold; but it was soon discovered that a mistake had been made, and that 371¼ grains of fine silver were not in fact equal in value to 24¾ grains of fine gold, and the consequence was that, although the difference between the value of a silver dollar and the value of a gold dollar was only about 1 cent and one-eighth of a cent, silver drove gold out of use and out of the country, and from that time we had silver monometallism until after the passage of the acts of 1834 and 1837. The fact that the silver was put into the form of a coin and made legal tender the same as gold, and that both dollars were declared to be worth 100 cents each, did not increase the value of the 371¼ grains of silver to any extent whatever. The people could not be deceived by mere words printed in a statute; they soon learned that the metal contained in the silver dollar was not equal in value to the metal contained in the gold dollar, and they paid silver to their creditors and hoarded the gold or sent it out of the country. Even our new and full-weight silver coins would not circulate or remain in the country, because Congress by various acts made certain foreign coins legal tender in the payment of debts, and as they were generally so worn by abrasion as to be of less weight than the new domestic coins, they drove our dollars and half dollars, and to a large extent our quarters and dimes also, out of use as money. Our own coins were exported and used at their bullion value in making purchases and paying debts abroad, and Mr. Jefferson himself, who had then become President of the United States, issued an order on the 1st day of May, 1806, stopping the coinage of silver dollars at our mints. No more silver dollars were coined until 1836, thirty years afterwards, and then only 1,000 of them were issued from the mints.

SILVER DRIVEN OUT OF CIRCULATION.

Gold having left the country, Congress, in 1834, during the Administration of Andrew Jackson, determined to restore it to the circulation, and, in order to accomplish that result, the legal ratio was changed from 15 to 1 to about 16 to 1; that is, the law was so amended as to provide that the gold eagle or $10 piece, should contain 232 grains of pure gold, which made the dollar consist of $23\frac{1}{5}$ grains, but by the act of 1837 it was changed to 23.22 grains, which now constitutes the dollar and unit of value. This was a slight overvaluation of gold in the coinage, because 23.22 grains of fine gold were not in fact worth as much in the markets as $371\frac{1}{4}$ grains of fine silver. Although the difference in value was very small, it proved sufficient to change the whole character of our metallic currency, and under this ratio gold and silver exchanged places; silver went out of the country and gold came in, and from that time until after the passage of the act of 1878 we had practical gold monometallism, except during the period of the war, when we had no metallic money of any kind. When the great civil war began, we had no silver in circulation, except the subsidiary coins authorized by the act of 1853, but we had gold, and paper redeemable in gold, and it was not long before we had another practical illustration of the natural law that the inferior or less valuable legal-tender currency will expel the superior or more valuable legal-tender currency from circulation. Early in 1862 Congress most wisely, in my opinion, authorized the issue of legal-tender paper to circulate as money, and the usual and inevitable result followed. Gold ceased to be used as money, and the banks and the Treasury having suspended specie payments the country was flooded with depreciated currency worth at times less than 50 cents on the dollar. Later on, fractional paper currency was authorized by Congress, and the effect of this was to drive out of circulation even the light-weight subsidiary silver coins, and for many years not a single piece of metallic money of any kind was used by the people, except on the Pacific coast, where gold continued to circulate at its actual intrinsic value, without regard to the fictitious value which the acts of Congress attributed to the legal-tender paper. I will endeavor to show you hereafter what effect this depreciated currency had upon the wages of labor and upon the prices of commodities which the laborers were compelled to purchase with their wages, my purpose at the present moment being simply to prove, by our own experience, that it is impossible to retain in circulation at the same time legal-tender gold and silver coins of the same denomination at any ratio which does not correspond with the actual commercial values of the two metals in the markets of the world, and that therefore the free and unlimited coinage of legal-tender silver by the United States alone at the ratio of 16 to 1, when the true commercial ratio is about 31 to 1, would instantly contract the currency by the expulsion of all the gold now in the country. If the overvaluation of silver to the amount of a little over 1 per cent in the coinage law of 1792 expelled gold and established silver monometallism, and if the overvaluation of gold to the extent of less than 1 per cent in the acts of 1834 and 1837 expelled silver from circulation and established gold monometallism, is not the conclusion irresistible that the free and unlimited coinage of legal-tender silver at the present time, at an overvaluation of nearly 100 per cent, would at once place the country upon a monometallic silver basis? This question does not seem to me to be open to serious argument, and when it is proposed that the United

States shall, in defiance of our own experience during a period of eighty-nine years, authorize the free coinage of legal-tender silver at such a ratio it is the duty of the people, and especially the duty of the laboring people, to pause before it is too late and carefully consider whether they will determine to overthrow their existing monetary system and substitute in its place the depreciated silver monometallism of Asia and Mexico and the small States and Republics of Central and South America, with their low rates of wages and their high rates of exchange. Under the coinage act of 1792 we had silver but no gold, and under the acts of 1834 and 1837, with the free coinage of both metals, we had gold but no silver, except the token subsidiary coins after 1853, while now, with gold as the standard and the limited coinage of silver, we have both gold and silver as full legal-tender money in larger amounts than ever before in our history, and the coins of the two metals are kept equal in purchasing power by the credit and resources of the Government, notwithstanding the difference in their intrinsic value.

SHALL WE USE BOTH METALS?

We have now about $620,000,000 in gold and $413,000,000 in full legal-tender silver, besides $78,216,677 in subsidiary silver coins, which are legal tender in payments not exceeding $10, and the real question for the public to decide is whether they will continue to use the coins of both metals or adopt a monetary system which always has and always will drive one of them out of the country. I am not here, therefore, this evening to advocate the exclusive use of gold coin as money or to oppose a conservative and safe use of silver coin as money along with gold and at a parity with gold, but I am here to insist that we shall not abandon the present legal standard of value, expel all the gold from the country, and adopt silver monometallism, with free coinage of a nominal dollar worth intrinsically only 51 or 52 cents. I am here to insist that the mints of the United States, which were constructed and are maintained and operated at the expense of all the people, shall not be used for the exclusive benefit of the owners of silver bullion under a law giving them the right to have 51 or 52 cents' worth of their silver coined free of charge and stamped as a dollar, and compelling you and all others to receive it from them as a dollar. All the mints of the United States, operated to their full capacity and doing no other work, could not coin into standard silver dollars two-thirds of the annual production of silver in our own country, but notwithstanding this, it is seriously proposed to offer free coinage to all the silver in the world at a legal valuation almost double its commercial value in the markets of the foreign countries where it is produced. The annual production of silver in the world is about $216,000,000 at our coining rate, and the annual capacity of our mints to coin standard silver dollars is only about $40,000,000. Last year we coined $43,933,475 in gold and $9,069,480 in silver; so that if our mints were devoted exclusively to the free coinage of standard silver dollars the addition to our stock of metallic money would be about $15,000,000 less every year than it is now, and it would not be good money after it was coined. More than fifteen years would elapse before we could at this rate coin enough depreciated silver dollars to supply the place of the good gold dollars expelled from the country, and in the meantime a complete revolution would have to be effected in our commercial relations with other nations, and in all our domestic business affairs, including a readjustment of the wages of labor, the prices of commodities, the rates of municipal, State, and Federal

taxation, charges for transportation, and every other matter involving the use of money or credit. We should descend by a single step from the highest standard of value to silver monometallism, with a contracted and at the same time a depreciated currency, a financial experiment which has no precedent in the monetary history of the world. Fortunately, when changes have heretofore been made in the circulation by the substitution of the coins of one metal for the coins of the other, the difference in their value has been very small and the process of substitution has been gradual and created no great financial disturbance. Under the act of 1792 the difference in value between the coins at the legal ratio was only a little over 1 per cent, and yet, within less than one year after the enactment of that statute, Congress was compelled to reinforce our stock of money by making certain foreign coins legal tender in the payment of debts; and on the same day of the passage of the act of 1834, which put the country on a gold basis by undervaluing silver about 1 per cent, Congress passed another statute making the gold coins of Great Britain, Portugal, Brazil, France, Mexico, and Colombia legal tender by weight in the payment of debts, thus providing, as far as possible, against a contraction of the currency on account of the expulsion of silver from the circulation. During the war, when gold was leaving the country, legal-tender Treasury notes were rapidly issued, under the authority of Congress, to take its place, and, instead of a contraction of the currency, we had an expansion. After the war, when it was determined to change the character of our currency again by the resumption of specie payments, the law was enacted four years in advance of the time when it was to take effect, in order that ample opportunity might be afforded to adjust the business of the people to the altered conditions. Now, however, all the conservative and prudential considerations that have usually controlled in the settlement of great financial questions seem to be utterly disregarded, and we are confronted by an organized and aggressive movement to destroy by a single blow the measure of value upon which all existing contracts are based, and thus subvert the very foundations of our monetary system, without allowing a single day to prepare for the change. In the general confusion and disorder resulting from such a radical measure, what will be the condition of the American laborer? Will he be benefited or injured by reducing the value of the money in which his wages are paid and at the same time increasing the prices of the commodities for which his wages are expended?

DESTROYING THE VALUE OF WAGES.

After struggling for more than a quarter of a century, through labor organizations and otherwise, to secure a rate of wages which would make the proceeds of a day's work equal to the cost of a day's subsistence for the workingman and his family, you are asked by the advocates of free coinage to join them in destroying one-half the purchasing power of the money in which you are paid and impose upon yourselves the task of doubling the nominal amount of your wages hereafter; that is, to struggle for another quarter of a century, or perhaps longer, to raise your wages in a depreciated currency to a point which will enable you to purchase with them as much of the necessaries of life as you can purchase now; and if, after years of contention, privation, and industrial disorder, you should at last succeed in so adjusting wages that they would procure at the higher prices of commodities just what

they will procure now at the existing prices, what would you have gained by the change from the old to the new conditions? Money received for wages, like money received on every other account, is valuable only to the extent that it can be exchanged for other commodities, and it is scarcely necessary to suggest that a dollar worth 50 cents will not purchase as much in the markets as a dollar worth 100 cents. To call a dime a dollar would add nothing whatever to its intrinsic value, or to its purchasing power; it would still buy only a dime's worth of goods. If these propositions are correct, it is clear that when wages are paid in a depreciated currency the rates of wages must be increased in proportion to the depreciation of the money and in proportion to the increase in the prices of other things, or the laborer will suffer a loss. Now, I affirm that it is the universal rule that the rates of wages do not increase in proportion to the depreciation in the value of the money in which they are paid, and that when the currency is depreciated the rates of wages do not increase in proportion to the increase in the prices of the commodities the laborer is compelled to purchase. If there has been a single exception to this rule in this or in any other country, my investigations have not enabled me to find it, and I do not believe one can be found.

AMERICAN LABOR'S EXPERIENCE WITH A DEPRECIATED CURRENCY.

It is not my purpose to weary you by the presentation of voluminous statistics or by a tedious recital of facts, but the particular proposition now under consideration is of such great importance in the discussion of this subject that you must permit me to call your especial attention to the experience of the laboring people in our own country during the years immediately following the introduction of a depreciated paper currency in 1862, and also to the very low rates of wages which now prevail in countries having the silver standard of value, or the so-called double standard of value with coinage of silver at a legal ratio not corresponding with the commercial value of the metal, and in doing this I will make no statement that can not be fully sustained by reliable evidence.

On the 3d of March, 1893, a subcommittee of the Committee on Finance in the United States Senate made a report on the course of prices and wages in this country for a period of fifty-two years, embracing the prices of almost every article of consumption in common use among the people and the rates of wages in almost every industry carried on during that time, and, in order that you may learn from this official and impartial investigation what effect a depreciated currency has on wages and prices, I will briefly state some of the most material facts and conclusions embodied in that document. The subcommittee consisted of five Senators, representing both political parties and both sides of the currency question, and the investigation, which lasted nearly two years, was most thoroughly and impartially made, with no purpose in view except to ascertain and report the actual facts; and, so far as it relates to questions of fact, the report was unanimous. As stated heretofore, Congress, early in the year 1862, inaugurated the policy of issuing legal-tender paper, gold was driven out of circulation, specie payments were suspended, the currency began at once to depreciate, and before the close of the year the paper dollar was worth less than 76 cents in gold. From the time the depreciation began the prices of commodities and the wages of labor were paid in paper currency, and the injurious effect upon the interests of the laboring man is clearly

shown in the report referred to. In 1862 the wages of labor, paid in depreciated paper, were less than 3 per cent higher in paper than when paid in gold, but the prices of the 223 articles used by the laborers and other people in the maintenance of their families were nearly 18 per cent higher than they were when paid in gold; in 1863 the wages of labor, paid in depreciated paper worth about 69 cents on the dollar, were 10½ per cent higher than when paid in gold, but the prices of the articles the laborer had to buy with his wages were nearly 49 per cent higher; in 1864 the wages of labor paid in depreciated paper dollars worth 49 cents each had advanced 25½ per cent, but the prices of the necessaries of life had advanced 90½ per cent; in 1865 wages paid in paper currency worth 63 cents on the dollar had advanced 43 per cent above the rates previously paid in gold, or its equivalent, but the prices of commodities had advanced nearly 117 per cent—that is to say, had more than doubled; and in 1866 wages paid in a currency worth 71 cents on the dollar had advanced a fraction more than 52 per cent from the previous rates in gold, or its equivalent, but the prices of commodities had advanced 90 per cent. The rise in the rates of wages never corresponded with the rise in the prices of other things until the year 1869, four years after the close of the war, when the value of our currency was 71 cents on the dollar, and it was quite certain that no further depreciation would occur. In 1860 this country was on a gold basis and had been on that basis for many years, under the operation of the acts of 1834 and 1837. Wages were then paid in gold, or its equivalent, and by reducing the wages paid in a depreciated currency to a gold basis, and comparing them with the rates paid in gold in 1860, we shall have another demonstration of the injurious effects of cheap money on the interests of the laborer. On this basis the laborer received 76 cents and 2 mills in 1863, instead of the gold dollar he received in 1860; in 1864 he received 80 cents and 8 mills instead of a gold dollar, and in 1865 he received 66 cents and 2 mills instead of a gold dollar. In other words, the wages of labor, measured by gold, as they were in 1860, when we had a sound currency, had fallen about 24 per cent in 1863, more than 19 per cent in 1864, and nearly 44 per cent in 1865, when we had a depreciated currency; and, gentlemen, the force of this illustration is greatly augmented by the facts that these reductions in the rates of wages occurred at a time when several thousand laborers had been withdrawn from the field of competition, when the Government was engaged in the prosecution of a great war and was expending money lavishly for all kinds of supplies for the Army and Navy, and when the prices of all the products of labor had largely increased. Surely, if there ever can be a time when an abundance of cheap money will increase the wages and improve the condition of laboring men, these results ought to have been accomplished under the combination of favorable circumstances existing, especially in the great centers of industry, from 1861 to 1865, and yet there has been no other period in our history when the rates of wages fell so rapidly or so low.

AN IMPRESSIVE WARNING FROM CHILE.

The recent experience of the Republic of Chile furnishes another impressive warning to the wage-earner against the evils of a depreciated currency. That country had for a long time the so-called double standard of value, with coinage of legal tender gold and silver at the ratio of 16.39 to 1, but as this was a considerable undervaluation of silver,

the coins of that metal went out of circulation and gold constituted the medium of exchange and actual standard of value until about the beginning of the year 1876; but as soon as the commercial value of silver fell below the ratio of 16.39 to 1 as compared with gold, all the gold went out of circulation and the country had silver monometallism. In 1875, before this change took place, the peso, or dollar, of Chile, was worth about 88½ cents in our money, but in 1885, ten years after gold went out and silver came in, the peso was worth less than 53 cents in our money. Silver continued to depreciate, and, besides, large amounts of paper currency were issued by the Government and the banks, and in 1895, twenty years after the change from the gold basis to the silver basis, the peso was worth only about 34½ cents in our money. Let us see, now, what effect this cheap money, or in other words this system of silver monometallism which you are asked to adopt here, had upon the wages of labor in that country. Our minister at Santiago has very recently made an official investigation and report upon this subject, which has not yet been published, from which it appears that in the northern part of Chile, where labor has always been in greater demand than elsewhere, on account of the great nitrate fields located in that section of the country, very little change took place even in the nominal rates of wages, notwithstanding the great fall in the value of the currency; that is, laborers continued to receive in depreciated money about the same amount they received before in good money. In 1875, when the peso was worth 88½ cents, a mechanic, a boiler maker, a blacksmith, a carpenter, a fireman, and an ordinary laborer received together for a day's work 18½ pesos, or $16.37 in our money; in 1885 the same persons received for the same work 20¾ pesos, but owing to the depreciation of the currency this was equal to only $10.93 in our money; and in 1895, twenty years after the country had descended to a silver basis, the same laborers received for the same work 25.95 pesos, but the value of the peso was less than 35 cents, and consequently their wages amounted to only $8.34 in our money, or just about one-half what they had received twenty years before. In the central part of the country the result was substantially the same, though not quite so injurious to the laborer. In 1875 a day's wages for five men—a mason, a carpenter, a gas fitter, a painter, and an ordinary laborer—amounted altogether to $6.45 in our money, but in 1885 the wages of the same men were $5.53, and in 1895, $4.99. In the southern part of the Republic there was some increase in the nominal amount of wages paid between 1876 and 1889, on account of the fact that a line of railway was then being constructed through that region by foreign capital, but since the latter date the general average rate of wages has remained substantially the same, although paid in a constantly depreciating currency. Our minister to Chile, after a very careful examination of the entire situation in that country, says: "It may be taken for granted that in Chile, as in all other countries which have had a like financial experience, the consequences of cheap money have weighed most heavily upon the classes that are least able to support the burden." The evils of silver monometallism and a depreciated currency finally became intolerable in that country, and, although it produces considerable silver and very little gold, it has recently changed its policy and adopted the gold standard of value. In nearly every country in the world having the gold standard of value the wages of labor have increased materially during the last twenty-five years, and, at the same time, the purchasing power of the money in which wages are paid has increased also, while in the countries having the silver standard of value wages have been actually reduced by the depreciation

of the currency to such an extent that the laborer is in a much worse condition than he was at the beginning of that period. Japan, by far the most progressive and prosperous country in the East, coins both gold and silver at the ratio of 16.18 to 1, a ratio which greatly overvalues silver, and, as the Government does not maintain the parity of the two metals, the currency is on a depreciated silver basis. Wages are paid in silver, of course, because the laboring men and women always get the cheapest money in circulation, and they generally pay the highest prices for the articles they buy, for the reason that their purchases are usually made in small quantities at a time. The Japanese silver yen is worth a little less than 50 cents in our money, and when the wages of labor, paid in this depreciated coin, are reduced to our standard of value they appear so insignificant that it is difficult to understand how the people who receive the miserable pittance can live and maintain their families. The average daily earnings of a bricklayer amount to 33 cents; blacksmiths, carpenters, and cabinetmakers receive 30 cents; compositors in printing offices, 29 cents; pressmen, 26 cents; roofers, 29 cents; stonecutters, 36 cents; ordinary tailors, 28 cents; weavers, 15 cents; and in all the long list of occupations and wages no laborer, however skilled, can be found who receives more than 49 cents per day, except porcelain artists in the great city of Yokohama, who get 72 cents. Factory laborers even in that city, where most of the great industries are carried on by American or European capitalists, receive 21 cents per day, and in other parts of the country they receive less.

FREE SILVER IN MEXICO—SOME RESULTS.

Our neighboring Republic of Mexico, with a constitutional government very similar to our own, with an area of 767,000 square miles and a population of only about 12,000,000, with almost marvelous natural resources awaiting development, and offering a most inviting field for the investment of capital and the employment of labor, has the silver standard of value, gold not being in use, and if cheap money is a blessing to the laboring man, he ought to be prosperous and happy in that country. The Mexican dollar contains 377.17 grains of pure silver, or nearly 6 grains more than is contained in our dollar, and yet, not being sustained by a monetary system which keeps it at a parity with gold, it is worth only about 53 cents in our money. Wages are paid in silver, and are very low in comparison with the wages paid in this country for the same services, in many instances not being half as much, while the prices of commodities generally are much higher than they are here. The prices of imported articles especially are exorbitantly high in Mexico, because they have to be paid for abroad in gold, and the depreciation of their money is so great that it requires nearly two dollars in silver to pay one in gold. Although our own silver dollar contains less fine silver than the Mexican dollar, one of ours is nearly equal in exchangeable value to two of theirs, because here the coinage is limited and the Government issues the coins on its own account and has pledged its faith and credit to keep them as good as gold, a pledge that has been faithfully kept up to this time, notwithstanding the complaints and denunciations of our free-coinage opponents. Under our policy the dollar paid to the laboring man for his wages is just as good and will purchase just as much in the markets as the dollar paid to the bondholders, or to any other class of creditors; but if we are to have free and unlimited coinage of legal-tender silver for the benefit of the owners of the bullion, the Government and the people at large would have no interest

whatever in the coins, and it would be grossly unjust to require the Government to keep them equal in exchangeable value to gold. The dollars, as rapidly as coined, would be delivered to the owners of the bullion free of charge, and the Government would have no legal or moral right to tax all the people of the country in order to procure gold with which to redeem these private coins. The value of our dollar would, therefore, be no greater than the intrinsic or commercial value of the silver contained in it, and its purchasing power in the markets would be diminished about one-half; but the wages of labor would remain, for a long time, at least, substantially at the present rates, or if they should be nominally increased on account of the depreciation of the currency, experience in the past shows that they would not increase in proportion to the increase in the prices of commodities. Rises in the rates of wages take place very slowly, while the prices of commodities move rapidly, at some periods changing several times in the course of a single day, and these movements are always more frequent and more harmful when the currency is in an unsettled condition.

A MOVEMENT TO REDUCE WAGES.

You have doubtless observed recently what appears to be quite a formidable demonstration in favor of the free coinage of silver by certain large manufacturing interests in the eastern part of the country, upon the ground that if we continue to maintain our present standard of value the silver standard countries, especially India, China, and Japan, will soon be able to undersell them in the markets of the world. Reduced to its simplest form, the proposition of these gentlemen is that the manufacturers of certain kinds of goods in this country can not continue to pay their laborers high wages in gold, or its equivalent, and compete successfully in the markets abroad with the manufacturers of similar goods in silver-standard countries, who pay their laborers low wages in depreciated silver and, therefore, they insist that a monetary system shall be adopted here which will give them the advantage of paying for their labor in depreciated silver. The theory is that with free coinage of legal-tender silver, the wages of labor in this country would be paid in silver dollars worth about half as much as gold dollars, but the products of labor, which would belong to the employer, would be sold for gold in the markets abroad, and that the gold thus obtained could be exchanged for silver at about the rate of one dollar in gold for two dollars in silver; and thus the process would go on, the employer getting gold of full value, and the laborer getting depreciated silver, which, in the opinion of these gentlemen, would be a most happy solution of this question. If the interests of labor are to be left entirely out of consideration, and if it were not reasonably certain that a sudden revolution in our monetary system would at once arrest the progress of all our industries, and produce almost universal bankruptcy, this scheme to make the employer very rich, and the laborer very poor might be worthy of serious consideration; but the American laborer has a right to demand pay for his work in as good money as the employer receives for his products in any part of the world, and when he surrenders this right he is doomed to the same fate that has already overtaken his brothers in the silver-standard countries. It is but simple justice to say, in this connection, that the great body of employers, a vast majority of the men who have embarked their capital in industrial enterprises and are relying for success upon their skill and energy in the prosecution of their business, do not want the present standard

of value overthrown, because they know that the establishment of silver monometallism would be ruinous to them and to all who are dependent upon them for employment, or for the supply of commodities at reasonable prices.

AMERICAN LABOR IS A LARGE CREDITOR—THE DEBTS DUE IT.

If the solution of this question affected only the character and amount and purchasing power of the future earnings of the American laborer, it would still be a subject of the gravest importance to him; but its importance is greatly increased by the fact that the safety and value of a very considerable part of his past earnings are also involved. The thrifty and provident workingman, anticipating a time when he may be disabled or deprived of employment, has endeavored to save something out of his earnings, in order to provide for the comfort of his wife and children in the future, and has laid it away at home, or deposited it in a bank or building association, or invested it in a life-insurance policy, or loaned it to some friend in whom he has confidence. He is not a debtor, but a creditor, and the corporations and individuals having the custody of his earnings are indebted to him, and ought to pay what they owe him in just as good money as he put into their hands.

According to the latest reports, the savings banks in your own State hold $24,357,400 on deposit for 83,802 people, or an average of $257 for each depositor, and in the whole country they hold $1,810,597,000 for 4,875,519 people, or an average of $371 for each depositor. State banks, trust companies, and private banks hold $1,340,888,000 for about 1,500,000 people, and national banks hold $1,701,653,521 for 1,929,340 depositors, of whom 1,724,000 have less than $1,000 to their credit. Besides these institutions, there are 6,000 building and loan associations in the United States, having about 1,800,000 shareholders, male and female, who have paid dues in good money, amounting to more than $500,000,000. There are nearly 700 of these associations in the State of Illinois alone, and in these institutions many laborers—men, women, and even children—have deposited every dollar they could spare, often denying themselves some of the comforts of life, in order to lay up something for a time of need.

More than 2,000,000 of our people have taken out life-insurance policies, which are now in force, amounting to $4,202,857,323, and have paid the premiums on them year after year in good money, while the mutual benefit and assessment and cooperative and fraternal companies and associations have 3,500,000 members who have contributed a large part of their earnings to the funds held to reimburse losses sustained by sickness or death. The obligations of these companies and associations to their members amount to $5,184,670,936; and the industrial companies in the United States have a membership of 6,919,598, with insurance amounting to $816,650,678 in addition to all the foregoing, and it is constantly increasing. How many laboring men and women have taken out policies or otherwise contributed from their earnings to insure themselves against loss by accident while engaged in the prosecution of their work cannot be accurately ascertained, but the number is known to be very large.

The banks, trust companies, building associations, and other similar institutions owe the people of the United States to-day $5,353,138,521 for money actually deposited, a sum nearly eight times greater than the total capital of all the national banks in the country; while the life-insurance policies held by the people in the various kinds of corpora-

tions and associations and in force to-day amount to $10,203,804,357, a larger sum than has been actually invested in all our railroads, and about fifteen times larger than the capital of all the national banks. In view of these facts, which can not be successfully disputed, I submit that you ought seriously to consider all the consequences to yourselves and your fellow-citizens before you agree to the free and unlimited coinage of legal tender silver at a ratio of 16 to 1, in order that these great corporations and associations may have the privilege of discharging their debts to the people by paying 51 or 52 cents on the dollar, for that is exactly what it means. It is a low estimate to say that each one of the depositors in savings and other banks and in building associations, and each holder of a life-insurance policy and member of a mutual benefit and assessment association has dependent upon him or her an average of at least two other persons, and, if so, a majority of all our people are directly or indirectly creditors of these corporations and associations and are interested in the preservation of a standard of value which will insure the payment of their claims in as good money as they parted with when they made their loans or deposits or paid their assessments or premiums. Every dollar the people put into these banks and trust companies and other institutions, and every dollar they paid for insurance was worth 100 cents and would procure 100 cents' worth of commodities in the market when they earned it and when they invested it, and they have an unquestionable right to demand that it shall be refunded to them in dollars worth 100 cents everywhere. The adoption of any policy that would deprive them of this right would not only inflict an enormous loss upon them, but would so seriously impair their faith in the fidelity and utility of such institutions that attempts to accumulate and save surplus earnings would be abandoned, or at least greatly discouraged, for a long time to come.

FREE COINAGE WOULD SCALE OR DESTROY THE DEBT.

But if free and unlimited coinage of legal-tender silver at the ratio of 16 to 1 is established in this country, a very large part of the money deposited in these various kinds of savings institutions will not even be repaid in depreciated silver, but will be wholly lost, because such a reckless monetary system would precipitate a financial panic, which very few, if any, of the depositories could survive. I doubt that there is a single financial institution in the country that could sustain the pressure that would be immediately made upon it by its depositors and other creditors, when it became apparent that our standard of value was to be lowered and our currency depreciated by free coinage. Payment of all our obligations held abroad would be demanded in gold at once; every investment of foreign capital in this country would be instantly withdrawn; every man who owed a debt at home or abroad would be called upon to pay it. All depositors in banks and other institutions would want to withdraw their money at the same time; no loans could be negotiated and no credit would be given, because no man would lend money or sell property on time when he knew with absolute certainty that he would be paid in a depreciated currency. Creditors would not wait for the actual passage of a free-coinage law, but as soon as such a measure had received the approval of the people at an election they would demand their money, and if not paid they would enforce its collection by judicial proceedings and the forced sale of property. It is useless for you and me or anybody else to say that depositors in banks and other creditors ought not to pursue this course when a crisis comes,

or is apprehended, for they always have pursued it, and always will, unless human nature itself should be changed.

THE RECENT FINANCIAL CRISIS.

Less than three years ago you saw our financial, commercial, and industrial affairs violently disturbed by the fear that the Government would not be able to maintain gold payments, and that our currency would descend to a silver basis. You saw the operations of industry interrupted, banks failing, great commercial houses unable to meet their obligations, credit seriously impaired, mills and factories closed and thousands of laborers thrown out of employment, and a state of panic and business disorder prevailing in every part of the country. If a mere doubt as to the kind of money we intended to use produced these distressing results, what think you would be the probable consequences of a deliberate determination upon the part of our people to adopt silver monometallism as a permanent system? The imagination can scarcely conceive the deplorable state of society that would immediately follow the announcement of such a policy, and I will not attempt to describe it. It can not be possible that in the closing years of the nineteenth century and in this great and free Republic the people themselves will imitate the bad examples set by the corrupt potentates of Europe, who have made their names forever odious in history by debasing the money of their subjects and robbing the industrious poor of the just rewards of their labor. The greatest crime, short of absolute political enslavement, that could be committed against the workingman in this country would be to confiscate his labor for the benefit of the employer by destroying the value of the money in which his wages are paid. But, gentlemen, this irreparable wrong can never be perpetrated under our system of government unless the laboring man himself assists in forging his own chains.

And, now, gentlemen, having submitted as briefly and as plainly as the nature of the subject would permit some of the reasons why I think your interests demand the maintenance of a sound and stable currency, I thank you most sincerely for your kind and patient attention, and will detain you no longer.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 257.

IN THE SENATE OF THE UNITED STATES.

MAY 15, 1896.—Ordered to be printed.

Mr. CULLOM presented the following:

CONFERENCE REPORT.

The committee of conference on the disagreeing votes of the two Houses on certain amendments of the Senate to the bill (H. R. 6248) making appropriations for the legislative, executive, and judicial expenses of the Government for the fiscal year ending June thirtieth, eighteen hnndred ninety-seven, and for other purposes, having met, after full and free conference have agreed to recommend and do recommend to their respective Houses as follows:

That the Senate recede from its amendments numbered 142, 309, 310, and 314.

That the House recede from its disagreement to the amendments of the Senate numbered 11, 12, 13, 19, 108, 109, 144, and 313, and agree to the same.

Amendment numbered 14:

That the House recede from its disagreement to the amendment of the Senate numbered 14, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *three laborers, at eight hundred and forty dollars each; twenty-two* and the Senate agree to the same.

Amendment numbered 16:

That the House recede from its disagreement to the amendment of the Senate numbered 16, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and twenty thousand seven hundred and eighty-four dollars;* and the Senate agree to the same.

Amendment numbered 22:

That the House recede from its disagreement to the amendment of the Senate numbered 22, and agree to the same with amendments as follows:

In lieu of the number proposed insert *thirty*, and on page 9 of the bill, after the word "each," where it first occurs in line 5, insert *seven privates, at nine hundred and sixty dollars each;* and the Senate agree to the same.

Amendment numbered 23:

That the House recede from its disagreement to the amendment of the Senate numbered 23, and agree to the same with amendments as follows:

In lieu of the sum proposed insert *fifty-two thousand one hundred and*

twenty dollars, and on page 9 of the bill, at the end of line 8, insert the following:

And hereafter the Capitol police, under the direction of the Sergeants-at-Arms of the Senate and of the House of Representatives and of the Architect of the Capitol, shall police the Capitol building and the Capitol Grounds.

And the Senate agree to the same.

Amendments numbered 36 and 37:

That the House recede from its disagreement to the amendments of the Senate numbered 36 and 37, and agree to the same with an amendment as follows:

Strike out the amended paragraph constituting lines 12, 13, 14, and 15 of page 18 of the bill, and the Senate agree to the same.

Amendment numbered 38:

That the House recede from its disagreement to the amendment of the Senate numbered 38, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

For register of copyrights, two thousand five hundred dollars, who shall be selected on or after June first, eighteen hundred and ninety-six, by the Joint Committee upon the Library of Congress, consisting of the Committee on the Library of the Senate and the Committee on the Library of the House of Representatives, and who shall give good and sufficient bond to the United States in such sum, not less than twenty thousand dollars, as the Secretary of the Treasury may direct, and to be approved by him, faithfully to account for all public moneys and property which he may receive. He shall have and exercise all the rights and duties touching copyrights now devolved upon the Librarian of Congress. He shall, without additional compensation, disburse the sums appropriated for the salaries and expenses of his office and also the salaries and expenses appropriated for the Library of Congress. He shall have an official seal of such pattern and design as he shall designate, and it shall contain the words "Register of Copyrights, United States of America;" and by this seal all records and papers issued from the office of the register of copyrights shall be authenticated. He shall be provided with suitable rooms in the building for the Library of Congress.

For one clerk at one thousand six hundred dollars, and for twelve clerks at nine hundred dollars each, necessary for the execution of the copyright law, to be appointed by and employed under the direction of the register of copyrights; in all, twelve thousand four hundred dollars.

For salaries for the month of June, eighteen hundred and ninety-six, of the register of copyrights; one clerk at the rate of one thousand six hundred dollars per annum, and one clerk at the rate of nine hundred dollars per annum, four hundred and twelve dollars and ten cents, or so much thereof as may be necessary.

The assistants in the Library of Congress now employed on work relating to the execution of the copyright law shall continue to be so employed, in the discretion and under the direction of the register of copyrights, until the close of the fiscal year eighteen hundred and ninety-seven.

And the Senate agree to the same.

Amendment numbered 83:

That the House recede from its disagreement to the amendment of the Senate numbered 83, and agree to the same with an amendment as follows:

In lieu of the matter stricken out by said amendment insert the following:

Provided, That the next session of the legislative assembly of the Territory of New Mexico shall commence on the third Monday in February, eighteen hundred and ninety-seven, and each succeeding session thereof shall commence on the third Monday in February of every odd-numbered year thereafter: Provided further, That no other officer of either house of said legislative assembly shall be elected or appointed, or paid out of any moneys appropriated by the Congress of the United States or by the legislative assembly of said Territory than such as may be provided for by the laws of the United States, except a translator and an interpreter.

And the Senate agree to the same.

Amendment numbered 233:

That the House recede from its disagreement to the amendment of the Senate numbered 233, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *five thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 305:

That the House recede from its disagreement to the amendment of the Senate numbered 305, and agree to the same with an amendment as follows:

Restore the section proposed to be striken out by said amendment amended to read as follows:

Sec. 19. That the terms of office of all commissioners of the circuit courts heretofore appointed shall expire on the thirty-first day of December, eighteen hundred and ninety-six; and each office shall on that day cease to exist, and said commissioners shall then deposit all the records and other official papers appertaining to their offices in the office of the clerk of the circuit court by which they were appointed. All proceedings pending, returnable, unexecuted, or unfinished at said date before any such commissioner shall be continued and disposed of according to law by such commissioner appointed as herein provided as may be designated by the district court for that purpose. It shall be the duty of the district court of each judicial district to appoint such number of persons, to be known as United States commissioners, at such places in the district as may be designated by the Attorney-General, which United States commissioners shall have the same powers and perform the same duties as are now imposed upon commissioners of the circuit courts. The appointment of such United States commissioners shall be entered of record in the district courts and notice thereof at once given by the clerk to the Attorney-General. That such United States commissioners shall hold their offices, respectively, for the term of four years, but they shall be at any time subject to removal by the district court; and no person shall at any time be a clerk of a United States court and a United States commissioner without the approval of the Attorney-General: Provided, That all acts and parts of acts applicable to commissioners of the circuit courts, except as to appointment and fees, shall be applicable to the United States commissioners appointed under this act.

Warrants of arrest for violations of internal-revenue laws may be issued by United States commissioners upon the sworn complaint of a United States district attorney, assistant United States district attorney, collector or deputy collector of internal revenue, or revenue agent or private citizen, but no such warrant of arrest shall be issued upon the sworn complaint of a private citizen unless first approved in writing by a United States district attorney.

That United States commissioners and all clerks of United States courts are hereby authorized to administer oaths.

And the Senate agree to the same.

Amendment numbered 306:

That the House recede from its disagreement to the amendment of the Senate numbered 306, and agree to the same with an amendment as follows:

Restore the section proposed to be stricken out by said amendment amended to read as follows.

Sec. 20. That no marshal or deputy marshal, or deputy clerk of the circuit or district court, attorney or assistant attorney of any district, jury commissioner, clerk of marshal, no bailiff, crier, juror, janitor of any Government building, nor any civil or military employee of the Government, and no clerk or employee of any United States justice or judge shall have, hold, or exercise the duties of the United States commissioner. And it shall not be lawful to appoint any of the officers named in this section receiver or receivers in any case or cases now pending or that may be hereafter brought in the courts of the United States.

And the Senate agree to the same.

Amendment numbered 307:

That the House recede from its disagreement to the amendment of the Senate numbered 307, and agree to the same with an amendment as follows:

Restore the section proposed to be stricken out by said amendment amended to read as follows:

Sec. 21. That each United States commissioner shall be entitled to the following-named fees, and none other: Drawing a complaint, with oath and jurat to same, fifty cents; copy of complaint, with certificate to same, thirty cents; issuing warrant of arrest, seventy-five cents; issuing a commitment and making copy of same, one dollar; entering a return, fifteen cents; issuing subpœna or subpœnas in any one case, with five cents for each necessary witness in addition to the first, twenty-five cents; drawing a bond of defendant and sureties, taking acknoweledgment of same and justification of sureties, seventy-five cents; for administering an oath (except to witness as to attendance and travel), ten cents; recognizance of all witnesses in a case, when the defendant or defendants are held for court, fifty cents; transcripts of proceedings, when required by order of court, and transmission of original papers to court, sixty cents; copy of warrant of arrest, with certificate to same when defendant is held for court and the original papers are not sent to court, forty cents; order in duplicate to pay all witnesses in a case: For first witness, thirty cents, and for each additional witness, five cents, and for oath to each witness as to attendance and travel, five cents; for hearing and deciding on criminal charges and reducing the testimony to writing when required by law or order of court, five dollars a day for the time necessarily employed: Provided, That not more than one per diem shall be allowed in a case, unless the account shall show that the hearing could not be completed in one day, when one additional per diem may be specially approved and allowed by the court: Provided further, That not more than one per diem shall be allowed for any one day: Provided further, That no per diem shall be allowed for taking a bond or recognizance and passing on the sufficiency of the bond or recognizance and the sureties thereon when the bond or recognizance was taken after the defendant had been committed to prison upon a final commitment, or has given bond or been recognized for his appearance at court, or when the defendant has been arrested on a capias

or bench warrant, or was in custody under any process or order of a court of record. For the examination and certificate in cases of application for discharge of poor convicts imprisoned for nonpayment of fine or fine and costs, and all services connected therewith, three dollars; for attending to a reference in a litigated matter, in a civil cause at law, in equity, or in admiralty, in pursuance of an order of the court, three dollars a day; for taking and certifying depositions to file in civil cases, ten cents for each folio; for each copy of the same furnished to a party on request, ten cents for each folio; for issuing any warrant under the tenth article of the treaty of August ninth, eighteen hundred and forty-two, between the United States and the Queen of the United Kingdom of Great Britain and Ireland, against any parties charged with any crime or offense set forth in said article, two dollars; for issuing any warrant under the provision of the convention for the surrender of criminals between the United States and the King of the French, concluded at Washington, November ninth, eighteen hundred and forty-three, two dollars; for hearing and deciding upon the case of any person charged with any crime or offense, and arrested under the provisions of said treaty or of said convention, five dollars a day for the time necessarily employed.

Such commissioners shall keep a complete record of all proceedings before them in criminal cases, in a well-bound book, which record book shall be delivered to and preserved by the clerk of the district court for such district on the death, resignation, removal, or expiration of term of the commissioner, for which record the commissioner shall receive no compensation.

And the Senate agree to the same.

Amendment numbered 308:

That the House recede from its disagreement to the amendment of the Senate numbered 308, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment, insert the following:

Sec. 22. That it shall be the duty of the Attorney-General of the United States to make an investigation as respects the compensation to be paid, by salary or otherwise, to clerks of United States circuit and district courts; and he shall report on the first day of the next session of the present Congress a plan for fixing such compensation for the clerks of the several courts of the United States as he may deem just, and he shall also recommend with his report such provisions as may to him seem proper touching their appointment and the performance of their duties.

And the Senate agree to the same.

S. M. CULLOM,
H. M. TELLER,
F. M. COCKRELL,
Managers on the part of the Senate.

HENRY H. BINGHAM,
ALEXANDER M. DOCKERY,
JOHN E. MCCALL,
Managers on the part of the House.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 258.

IN THE SENATE OF THE UNITED STATES.

MAY 15, 1896.—Ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF THE INTERIOR, TRANSMITTING THE REPORT OF ROBERT L. BERNER, SPECIAL COMMISSIONER TO INVESTIGATE THE CLAIMS OF THE SO-CALLED DES MOINES RIVER LAND SETTLERS, IN ACCORDANCE WITH THE PROVISIONS OF THE SUNDRY CIVIL ACT OF AUGUST 18, 1894.

DEPARTMENT OF THE INTERIOR,
Washington, May 14, 1896.

SIR: In accordance with the provisions of the sundry civil act of August 18, 1894 (28 Stat. L., 372–396, 397), to wit—

Des Moines River lands settlers: To adjust the claims of settlers on the so-called Des Moines River lands, in the State of Iowa, two hundred thousand dollars, or so much thereof as may be necessary, to be expended by the Secretary of the Interior in the following manner: The Secretary of the Interior shall appoint a special commissioner to investigate, hear, and determine the claims of all settlers, their heirs and assigns, who, being duly qualified thereunto, have, under the homestead, preemption, or other public land laws, entered or filed upon lands included in the grant made by an act entitled "An act granting certain lands to the Territory of Iowa to aid in the improvements of the navigation of the Des Moines River, in said Territory," approved August eighth, eighteen hundred and forty-six, and by the "Joint resolution to quiet title to lands in the State of Iowa," approved March second, eighteen hundred and sixty-one, whose title thereto from the United States has failed. Said commissioner shall find the reasonable sum due, if anything, to the respective claimants, and the measure of damages of said claimants shall be the amount heretofore expended by them to purchase the paramount title to said lands; or, in case they have not heretofore purchased the outstanding paramount title, the measure of their damages shall be the reasonable value of such paramount title, if they are still in possession, or the reasonable value of same at time of eviction, in cases of eviction. Said commissioner, in making such examination, shall find and determine:

First. The amount of the just claims of persons, their heirs or assigns, holding patents or other written evidences of title from the United States, who are now and who have been in continuous possession thereunder.

Second. The claims of persons, their heirs or assigns, holding written evidences of title from the United States, who have been evicted from said lands by process of court at the suit of the Des Moines River Navigation Company or its assigns.

Third. The claims of persons, their heirs or their assigns, for a valuable consideration, whose chain of title runs back to the person making the original entry of said lands, and who have heretofore purchased the paramount title: *Provided*, That if the amount herein appropriated is not sufficient to settle all the claims hereinbefore described and included in Schedule E of special report submitted to Congress by the Secretary of the Interior May fifteenth, eighteen hundred and ninety-four, being Senate Executive Document Numbered Ninety-seven, present session, those remaining unpaid shall be submitted to Congress by the Secretary of the Interior, giving the amount of each claim, and such payments shall not include any claim of any preemptor or homesteader who had actual notice of the adverse claim of the Des Moines River Navigation Company at the time of making such preemption or homestead claim and only paid the necessary fees to the land officers, and who made no

valuable improvements on the land so preempted or homesteaded. All such claims shall be reported to Congress, and all the facts in regard to any claim of preemption and homestead entry, in such cases, shall be reported to Congress: *Provided further*, That said claims, except those hereinbefore indicated, shall be paid in the order of their approval by the Secretary of the Interior, and no money shall be paid hereunder, in any case, until the findings of the commissioner in such case are approved by the Secretary of the Interior, who shall have full authority to control all proceedings authorized by this paragraph. To pay the expenses arising under the preceding paragraph, in addition to the appropriation to pay said claims, twelve thousand dollars, or so much thereof as may be necessary—

Mr. Robert L. Berner was appointed as special commissioner, and has submitted to the Department his report and a supplemental report, both of which have been approved by me.

Pursuant to said act I have the honor to herewith transmit the claims filed with him, together with the papers and evidence submitted before him, and a copy of his finding in each claim, so required to be reported to Congress, as follows: Lists C, D, E, F, and G, as shown in his report. I also transmit herewith a list of claims marked H, which claims have been received by the Department since Mr. Berner's report was filed. No action has been taken on them.

Lists A and B include claims in which the judgment of the special commissioner became final when approved by the Department. Such lists are, therefore, retained on file in the Department.

The total amount of the claims allowed by the special commissioner and approved by me is $183,854.07.

All of which is respectfully submitted.

HOKE SMITH, *Secretary.*

The PRESIDENT OF THE SENATE.

DEPARTMENT OF THE INTERIOR,
Washington, May 1, 1896.

The report of Robert L. Berner, special commissioner to investigate the claims of the so-called Des Moines River land settlers, heretofore filed, as changed by his supplemental report this day filed, is hereby approved and confirmed in all respects. The findings of said commissioner in each of the respective claims included in Lists A and B of said report are each of them hereby approved.

It is ordered that the respective amounts reported and found by said special commissioner in favor of the respective persons in List A of said report be paid out of the money appropriated by the act of August 18, 1894, under which said commissioner was appointed, to the respective persons in whose favor such awards have been made, in the respective amounts as shown by said List A of said report. It is further ordered that all claims included in List B of said report, as modified by said supplemental report, be, and the same are hereby, rejected.

HOKE SMITH, *Secretary.*

DEPARTMENT OF THE INTERIOR,
Washington, May 1, 1896.

SIR: In the matter of the investigation of the so-called Des Moines River land grant, I beg leave to submit the following supplemental report:

For reasons which will fully appear in the respective decisions on

file, I have increased the amount awarded in the application of John Crosby, and have awarded damages in the applications of George Marsh and John D. Rivers, which cases have been transferred to List A.

Respectfully,

ROBERT L. BERNER.

The SECRETARY OF THE INTERIOR.

The SECRETARY OF THE INTERIOR.

SIR: I was appointed under the following act of Congress, approved August 18, 1894:

To adjust the claims of settlers on the so-called Des Moines River lands, in the State of Iowa, two hundred thousand dollars, or so much thereof as may be necessary, to be expended by the Secretary of the Interior, in the following manner: The Secretary of the Interior shall appoint a special commissioner to investigate, hear, and determine the claims of all settlers, their heirs and assigns, who, being duly qualified thereunto, have, under the homestead, preemption, or other public-land laws, entered or filed upon lands included in the grant made by an Act entitled "An act granting certain lands to the Territory of Iowa, to aid in the improvements of the navigation of the Des Moines River, in said Territory," approved August eighth, eighteen hundred and forty-six, and by the "Joint Resolution to quiet title to lands in the State of Iowa," approved March second, eighteen hundred and sixty-one, whose title thereto from the United States has failed. Said commissioner shall find the reasonable sum due, if anything, to the respective claimants, and the measure of damages of said claimants shall be the amount heretofore expended by them to purchase the paramount title to said lands, or in case they have not heretofore purchased the outstanding paramount title, the measure of their damages shall be the reasonable value of such paramount title, if they are still in possession, or the reasonable value of the same at time of eviction, in cases of eviction. Said commissioner, in making such examination, shall find and determine:

First. The amount of the just claims of persons, their heirs or assigns, holding patents or other written evidences of title from the United States, who are now and who have been in continuous possession thereunder.

Second. The claims of persons, their heirs or assigns, holding written evidences of title from the United States, who have been evicted from said lands by process of court at the suit of the Des Moines River Navigation Company or its assigns.

Third. The claims of persons, their heirs or their assigns for a valuable consideration, whose chain of title runs back to the person making the original entry of said lands, and who have heretofore purchased the paramount title: *Provided*, That if the amount herein appropriated is not sufficient to settle all the claims hereinbefore described, and included in Schedule E of special report submitted to Congress by the Secretary of the Interior May fifteenth, eighteen hundred and ninety-four, being Senate Executive Document Numbered Ninety-seven, present session, those remaining unpaid shall be submitted to Congress by the Secretary of the Interior, giving the amount of each claim; and such payment shall not include any claim of any preemptor or homesteader who had actual notice of the adverse claim of the Des Moines River Navigation Company at the time of making such preemption or homestead claim, and only paid the necessary fees to the land officers, and who made no valuable improvements on the land so preempted or homesteaded. All such claims shall be reported to Congress, and all the facts in regard to any claim of preemption and homestead entry, in such cases, shall be reported to Congress: *Provided further*, That said claims, except those hereinbefore indicated, shall be paid in the order of their approval by the Secretary of the Interior, and no money shall be paid hereunder in any case until the findings of the Commissioner in such case are approved by the Secretary of the Interior, who shall have full authority to control all proceedings authorized by this paragraph. To pay the expenses arising under the preceding paragraph, in addition to the appropriation to pay said claims, twelve thousand dollars, or so much thereof as may be necessary.

And I beg leave to submit the following report:

William M. Wilson, esq., of Osceola, Iowa, was associated with me in this work, and to his faithful and intelligent labors, as well as his accurate knowledge of the laws applicable to the subject under inquiry, is largely due whatever merit attaches to the results of this investigation.

To facilitate the work, and to enable all parties interested to understand their right, as form of application for damages was prepared by the Department, on which was printed a copy of the act. These forms were distributed through the district in which are situated the lands the titles of which were to be investigated. Hearings were held at intervals in all the counties, at points most accessible to the parties in interest in the matter, of which notice was given.

The investigation assumed larger proportions than the report of the special agent under the act of 1892 indicated. In the land office at Des Moines a large number of filings, of which there appears to be no record in the Department, were discovered, and these, with other causes, added largely to the work.

Five hundred and twenty-six applications were filed, a great number of witnesses were examined, a large mass of testimony was taken, and the result of the investigation was reached after a careful study of over 3,000 pages of testimony and the examination of over 500 abstracts of title, embracing several thousand entries. Many years have elapsed since the settlements inquired of were made; many interested parties have moved away or died. The same is true of those who would have been the best witnesses as to the settlements, improvements, and other facts material to the inquiry. These difficulties rendered it often almost impossible to obtain all the facts necessary to determine with judicial accuracy the various questions raised in the investigation. The result is submitted with the consciousness that a patient and earnest effort has been made to find the truth and to present the merits of each case.

To clearly understand the "determinations" accompanying this report, it would seem proper, if not necessary, to present the construction of the act adopted in the conduct of the investigation.

First. As to the character of the claims to be "investigated, heard, and determined," the act specifies "the claims of all settlers, their heirs and assigns, who, being duly qualified thereunto, have, under the homestead, preemption, or other public-land laws, entered or filed upon said lands." This language, "homestead, preemption, or other public-land laws," covers every process by which a man can acquire title to public lands. By the terms of this clause it is made the duty of the commissioner to hear the claims of "all settlers;" if the original settlers are dead, then to hear "their heirs;" if the settlers have assigned their interests, then to hear the claims of their "assigns."

The commissioner has been required in many instances to determine who were the "assigns" and who are the "heirs" of the settlers. These lands lie in the State of Iowa, and in deciding who were the "assigns" he has been governed by its laws as to the execution and construction of the several conveyances.

In determining who are "heirs," inasmuch as no inheritance has passed in any other State than that of Iowa, the laws of that State have determined that question.

By sections 2440 and 2453 of the Code of Iowa it is provided:

SEC. 2440. One-third in value of all the legal or equitable estates in real property possessed by the husband at any time during the marriage, which have not been sold on execution or any other judicial sale, and to which the wife has made no relinquishment of her right, shall be set apart as her property in fee simple if she survive him. The same share of the real estate of a deceased wife shall be set apart to the surviving husband. All provisions made in this chapter in regard to the widow of a deceased husband shall be applicable to the surviving husband of a deceased wife. The estates of dower and curtesy are hereby abolished.

* * * * * * *

SEC. 2453. Subject to the rights and changes hereinbefore contemplated, the remaining estate of which the decedent died seized shall, in the absence of other arrangements by will, descend in equal shares to his children.

In accordance with the terms of the statute the indemnity has been divided, when the widow was claimant, with her children as follows: One-third to the widow, and the remainder to the children, share and share alike.

The settler must also have been "duly qualified" to enter or file upon said land under the laws of the United States. The commissioner has had frequent occasion to pass upon this question, and in so doing he has been governed by the express terms of the statutes of preemption and homestead and the rules prescribed by the Department touching the qualifications necessary to entering and filing and the forfeiture of said right.

It will thus be seen that every person who initiated any proceeding to procure title to these lands was entitled to be heard. The inquiry was not limited to the list obtained from the records of the Department in Washington. It extended to a large number of filings discovered in Des Moines, of which there appears to be no record in the General Land Office.

Second. Having specified whose claims and what claims shall be heard, the act lays down the rule by which the commissioner is to determine the damages to be paid for the failure of any title:

> Said commissioner shall find the reasonable sum due, if anything, to the respective claimants, and the measure of said damages to said claimants shall be the amount heretofore expended by them to purchase the paramount title to said lands, or in case they have not heretofore purchased the outstanding paramount title the measure of their damages shall be the reasonable value of such paramount title if they are still in possession, or the reasonable value of the same at the time of eviction in cases of eviction.

Two rules are laid down, one for the purchaser of the paramount title, another for the claimant who has not purchased said title. The measure prescribed for the former is "the amount heretofore expended to purchase the paramount title;" for the latter, the reasonable value of such paramount title at the present time if he is still in possession, if not in possession then its reasonable value at the time of his eviction.

The rule adopted in cases when the title has been purchased is to accept the price stated in the contract of sale or the deed, unless it appears from the evidence that said sum does not express the true consideration. In many instances parties agreed to purchase the paramount title, executed notes in pursuance thereof, and afterwards failed to comply with their contracts. Suit and judgment often followed and oftentimes the lands were recovered by the grantees of the company. In such instances the commissioner has treated the transaction as a purchase of the paramount title, and has determined the price agreed upon therein to be the "just sum" contemplated by the act.

The amount has been awarded to the party who, while he owned the title from the Government, purchased and paid for the paramount title to the river company. In some instances the title was purchased and paid for and afterwards the land conveyed to a third party. The indemnity has been awarded to him who purchased it while he held the Government title.

In some instances claimants purchased first the paramount title and afterwards, for some reason, purchased the title of the settler and have applied for indemnity. The intention of the act clearly was to indemnify the party who, being the owner of the settler's title, was compelled to buy the outstanding paramount title to protect himself from loss. The language of the act is, "all settlers, their heirs or assigns," and a claimant, if not himself the original settler, must be either his "heir or assign." He can not be a claimant unless he occupies one of these

relations, but if he does he is entitled to the amount expended by him to buy the paramount title, or to the reasonable value of the land at the time of eviction. Clearly he must occupy that relation at the time he expends the sum.

If he has already purchased the paramount title and, to protect some interest peculiar to himself as creditor or otherwise, he afterwards buys the title of the settler, he does not do so as an "assign" of the settler. On the contrary, he buys the latter's title as the assign of the Des Moines Navigation and Railroad Company. He is the owner of the perfect title already and is under no obligation to buy an inferior title. He is in no danger of loss from a failure of any title that he owns and if he does so buy on account of some peculiar relation he may occupy to the title of the settler, as creditor or otherwise, he expends a sum to protect that peculiar interest and not to protect his title as assignee of the settler. He is not covered by the act the intention of which was clearly to indemnify the party who was compelled to buy the outstanding paramount title to protect or perfect the title of the settler. Therefore indemnity has been invariably refused to those who first bought the title of the river company and afterwards purchased the title of the settlers.

In cases where the paramount title has not been purchased the commissioner has reported, as provided by the express terms of the act, the reasonable value of such titles now, if the party is still in possession, and at the time of eviction, in case of eviction.

It became necessary to determine what constituted an eviction under the terms of the act. Many persons, when the decisions were rendered by the courts adverse to the title of the settlers, abandoned or surrendered their lands. Many who still believed in the integrity of the settlers' title were too poor to litigate and yielded. Many of those who conceded the correctness of the decisions were too poor to buy the paramount title and yielded.

The purpose of Congress was clearly to make just and equitable settlement. In this effort to do so did it intend to indemnify the settlers who continued to combat the decision of the highest courts of the land, often repeated, and refuse to indemnify those who submitted to the judgment of the courts because they were too poor to litigate, or, in deference thereto, surrendered their lands because too poor to protect their destroyed titles by the purchase of better? Not so. Under such a rule only those who engaged in expensive and useless litigation and invoked the actual process of eviction could share in the indemnity. Congress certainly did not intend to make so inequitable a distinction in the distribution of the national bounty. The commissioner has treated all such abandonments and surrenders as evictions.

Third. The act having prescribed the measure of damages proceeds to divide the claims into such as are to be paid under the present appropriation and those which are to be reported to Congress for consideration. The commissioner in such examination shall hear and determine:

First. The amount of the just claims of persons, their heirs or assigns, holding patents or other written evidences of title from the United States, who are now and who have been in continuous possession thereunder.

Second. The claims of persons, their heirs or assigns, holding written evidences of title from the United States, who have been evicted from said lands by process of court at the suit of the Des Moines River Navigation Company or its assigns.

Third. The claims of persons, their heirs or their assigns, for a valuable consideration, whose chain of title runs back to the person making the original entry of said lands, and who have heretofore purchased the paramount title: *Provided*, That if the amount herein appropriated is not sufficient to settle all the claims hereinbefore

described and included in Schedule E of the special report submitted to Congress by the Secretary of the Interior, May fifteenth, eighteen hundred and ninety-four, being Senate Executive Document Numbered Ninety-seven, present session, those remaining unpaid shall be submitted to Congress by the Secretary of the Interior, giving the amount of each claim, and such payments shall not include a claim of any preemptor or homesteader who had actual notice of the adverse claim of the Des Moines River Navigation Company at the time of making such preemption or homestead claim, and only the necessary fees to the land officers, and who made no valuable improvements on the land so preempted or homesteaded. All such claims shall be reported to Congress, and all the facts in regard to any claim of preemption and homestead entry, in such cases, shall be reported to Congress.

This portion of the act has been the source of considerable discussion. Very learned counsel have insisted that any claimant who "had actual notice of the adverse claim of the Des Moines River Navigation Company at the time of making such preemption or homestead claim, and only paid the necessary fees to the land officers, and who made valuable improvements," was entitled to payment under the present appropriation and should be reported.

The whole act should be construed together and in the light of prior legislation on the same subject-matter. So construed it seems to have been the purpose of Congress to "investigate, hear, and determine the claims of all settlers who have entered or filed" upon said lands, and then to divide the claimants into two classes, (1) those to be paid out of the present appropriation and (2) those to be reported to Congress with "all the facts." Those to be paid under the present act are (1) "persons, their heirs and assigns, holding patents or other written evidences of title from the United States who are now and have been in continuous possession thereunder," and (2) "persons, their heirs or assigns, holding written evidences of title from the United States who have been evicted from said lands by process of court at the suit of the Des Moines River Navigation Company or its assigns," and (3) "persons, their heirs or their assigns, for a valuable consideration whose chain of title runs back to the person making the original entry and who have purchased the paramount title."

All these claimants are to hold some written evidence of title, issued to them or to those under whom they hold as heirs or assigns. If the appropriation is not sufficient to pay all such claims the Secretary of the Interior shall submit the unpaid claims to Congress, giving the amount of each claim.

In respect to the remaining cases, it is made the duty of the Secretary to report them to Congress "with all the facts" in regard to any such claim. These cases cover all the claims of settlers based upon declaratory statements and applications to enter homesteads.

The essential difference betweeen the two classes of claimants consists in this, that the former have in a greater or less degree received from the United States evidence of their compliance in good faith with the law, which constitutes either a legal or equitable title to the land; the latter have received no such evidence, nor acquired any such right.

It will be seen that this construction recognizes the words "patents or other written evidences of title," "written evidences of title," and "original entry" used in the several clauses as synonymous terms, employed to designate the same character of title, the holders of which occupy different relations as to possession and occupancy of these lands. The contention of the claimants is, that these terms cover declaratory statements in preemptions, and applications to enter homesteads. Inasmuch as this view was pressed with much earnestness, it may be proper to offer some of the reasons upon which the construction adopted by the commissioner is based.

(*a*) The act recognizes a distinction between "entering" and "filing" for it says: "The commissioner" shall "investigate, hear, and determine the claims of all settlers, their heirs and assigns, who," * * * "have" * * * "entered or filed upon" these lands. This distinction seems to prevail, directly or indirectly, throughout the act.

(*b*) When the act undertakes to specify those to be paid, it provides "that if the amount herein appropriated is not sufficient to settle all the claims hereinbefore described and included in Schedule E of the special report" of the agent under the act of 1892, those remaining unpaid shall be submitted to Congress by the Secretary of the Interior, giving the amount of each claim.

To what does the "hereinbefore described" refer? Certainly to the claims of persons described in the three clauses. Such of those therein described which are included in Schedule E are to be paid. All the claimants in Schedule E certainly were not to be paid, for that schedule covered all claimants, holders of patents, final receipts, as well as filers of declaratory statements, some of whom had never complied with a single requirement of the law. As to this latter class it can not be seriously contended that they are to be paid under the present act. It follows, therefore, that not all, but a part of Schedule E are to be paid, and that class is to be paid in said schedule which is covered by the three clauses of the present act.

It remains, therefore, to determine what was intended by the use of the words "patents," "written evidences of title," and "original entry" in the several clauses under review.

A patent is the highest evidence of title the Government can deliver to public land. A final, or as it is called in this report, a duplicate receipt, is issued to the preemptor upon his making final proof of his compliance with the law in payment of the Government price for the land, and is written evidence of title until the United States delivers him a patent. It is prima facie evidence of title, subject, of course, to suspension and cancellation. (See Decisions of Dept. of Int., vol. 7, 86; vol. 8, 269.)

What is an "original entry"?

As to preemptions, section 2259 of the Revised Statutes provides:

Every person, being the head of a family, or widow, or single person, over the age of twenty-one years, and a citizen of the United States, or having filed a declaration of intention to become such, as required by the naturalization laws, who has made or hereafter makes a settlement in person on the public lands subject to preemption, and who inhabits and improves the same, and who has erected or shall erect a dwelling thereon, is authorized to enter with the register and receiver of the land office for the district in which such land lies, by legal subdivisions, any number of acres not exceeding one hundred and sixty acres, or a quarter section of land, to include the residence of such claimant, upon paying to the United States the minimum price of such land.

As to homesteads, section 2289 of the Revised Statues provides as follows:

Every person who is the head of a family, or who has arrived at the age of twenty-one years, and is a citizen of the United States, or who has filed his declaration of intention to become such, as required by the naturalization laws, shall be entitled to enter one quarter section or a less quantity of unappropriated public lands, upon which such person may have filed a preemption claim, or which may, at the time application is made, be subject to preemption, at one dollar and twenty-five cents per acre; eighty acres or less of such unappropriated lands, at two dollars and fifty cents per acre, to be located in a body in conformity to the legal subdivisions of the public lands, and after the same have been surveyed. And every person owning and residing on land may, under the provisions of this section, enter other land lying contiguous to his land, which shall not, with the land so already owned and occupied, exceed in the aggregate one hundred and sixty acres.

These sections clearly define "original entries" in cases of preemption and homesteads. What is the effect of each? We have already seen that upon entry by preemption a final receipt is issued to the preemptor, which constitutes an equitable title to the land. What is its effect in homesteads? In the opinion of the Attorney-General, filed July 15, 1881 (see Decisions of Dept. of Int., vol. 1, p. 30), the question was fully considered and the opinion adopted by the Department, and still prevails:

> When an entry thereof is made under those laws (whether preemption, homestead, or other) the particular land entered thus becomes segregated from the mass of public lands and takes the character of private property. "In no sense," observe the Supreme Court in Witherspoon *v.* Duncan (4 Wall., 218), "can lands be said to be public lands after they have been entered at the land office and a certificate of entry obtained. If public lands before the entry, after it they are private property."
>
> In regard to the case of a homestead settlement, the claim of a settler is initiated by an entry of the land. This is effected by making an application at the proper land office, filing the affidavit, and paying the amount required by section 2290, Revised Statutes, and also paying the commissions as required by section 2238, Revised Statutes. It is true a certificate of entry is not then given, the certificate being, under section 2291, Revised Statutes, withheld until the expiration of five years from the date of such entry, at the end of which period, upon proof of settlement and cultivation during that period, and payment of the commissions remaining to be paid, it is issued. But upon the entry a right in favor of the settler would seem to attach to the land, which is liable to be defeated only by failure on his part to comply with the requirements of the homestead law in regard to settlement and cultivation. This right amounts to an equitable interest in the land, subject to the future performance by the settler of certain conditions (in the event of which he becomes invested with full and complete ownership), and until forfeited by failure to perform the conditions it must, I think, prevail, not only against individuals, but against the Government. That, in the contemplation of the homestead law, the settler acquires by his entry an immediate interest in the land which, for the time being at least, thereby becomes severed from the public domain, appears from the language of section 2297, Revised Statutes, wherein it is provided that in certain contingences "the land so entered shall revert to the Government."

Under this deliverance the interest conferred by the entry is a conditional title, defeasible on the failure of the homesteader to comply with certain conditions prescribed by the statute.

A declaratory statement is a proceeding of a different character. It is provided in section 2264 as follows:

> When any person settles or improves a tract of land subject at the time to private entry, and intends to purchase the same under the preceding provisions of this chapter, he shall, within thirty days after the date of such settlement, file with the register of the proper district a written statement describing the land settled upon and declaring his intention to claim the same under the preemption laws; and he shall, moreover, within twelve months after the date of such settlement, make the proof, affidavit, and payment hereinbefore required. If he fails to file such written statement, or to make such affidavit, proof, and payment within the several periods named above, the tract of land so settled and improved shall be subject to the entry of any other purchaser.

What interest does a person acquire by filing? In the opinion of the Attorney-General, hereinbefore cited, it is ruled that it does not constitute an appropriation of the land. In re Jefferson Davenport (16, Decisions Dept. of Int., 526) it was decided, "that a preemption settlement and filing based thereon do not confer a vested interest in the land or any right upon the settler that will prevent subsequent disposition of the land by act of Congress."

Following these distinctions, it would seem to follow that "original entry," whatever its technical meaning, was used to designate the same character of title that was intended to be described in the use of the words "patents" and "other evidences of title," and was not intended to cover the claimants who had simply filed.

An analysis of these clauses will sustain the construction that Congress intended to restrict payment under the present act to the holders of written evidence of title, and therefore that "original entry" is an interchangeable term with "patents" and "written evidences of title."

The first clause was intended to cover the holders of or under patents, or other written evidences of title from the United States, who are now or have been in continuous possession.

The second clause was intended to cover the holders of written evidences of title from the United States, their heirs or assigns, who have been evicted. While the word "patents" does not appear in the second clause, it can not be seriously doubted that both clauses deal with the same character of title, the holder of which in the first clause is in possession, and in the latter has been evicted. It is not a difference in title, but in possession.

These clauses make provision for those who hold under written evidences of title, and who are in possession or have been evicted. But there is a third class, of which Congress was certainly cognizant, for whom neither of these clauses provides. This class is composed of men who have purchased the written title granted by the Government to the settler, but have never been in possession, and therefore not covered by the first clause; and have never been evicted, and therefore not covered by the second clause.

But their title is as perfect and their equity as great as that of the person who purchased the title of the settler and took actual possession of the land. Congress certainly did not intend to overlook their rights.

They hold under the same character of title as those provided for in the first and second clauses, but differ from both in this, that they have never been in possession. For this class the third clause provides as follows:

> The claims of persons, their heirs or assigns, for a valuable consideration, whose chain of title runs back to the person making the original entry, and who have heretofore purchased the paramount title.

The last sentence, "who have heretofore purchased the paramount title," indicates that Congress was dealing with a class of persons who had never been in possession or evicted, and to whom "the reasonable value of the paramount title, either now or at the time of eviction," was not applicable as a measure of damages. This clause does not apply to the original entryman himself. The person to be benefited is he whose chain of title runs back to the person making the original entry.

If it be true that original entry was intended to designate a different character of title than that covered by "patents" and "written evidences of title," and was intended to cover filers, the question readily arises, Did Congress intend to indemnify the assign of the original entryman and not the original entryman himself? Clearly the person who made the original entry and settled and improved the land, if he has purchased the paramount title, is entitled to as much consideration as one who has purchased the title of an entryman and also the paramount title. But the construction insisted on grants indemnity to the latter and denies it to the former—a distinction Congress certainly did not design to make. The following clause was appealed to by claimants as sustaining their contention:

> Such payments shall not include any claim of any preemptor or homesteader who had actual notice of the adverse claim of the Des Moines River Navigation Company, and only paid the necessary fees to the land officers, and who made no valuable improvements on the land so preempted or homesteaded.

It was insisted that this restriction excluded from payment only those

who had notice and only paid necessary fees and made no improvements, and that the three conditions of "notice," "payment of only necessary fees," and "no improvements" must concur to exclude a claimant from payment under the present act. This construction can not be sustained in view of the authorities heretofore cited and the analysis of the act. Evidently the conjunction "and" in this clause was used for "or." "And" and "or" are convertible as the sense of the statute may require, even in a criminal statute. (State *v.* Myers, 10 Iowa, 448.)

"And" construed "or" as being more reasonable and as being according to the intent shown by a prior statute in pari materia. (Sedgwick on Construction of Statutes, note A, p. 371.)

To carry out the intention of the legislature it is occasionally found necessary to read the conjunctions "or" and "and" one for the other. Indeed, these words are said to be convertible into each other as the sense of the enactment and the necessity of harmonizing its provisions may require. (Endlich on Interpretation of Statutes, secs. 303, 304.)

To carry out the intention of the legislature it is ocasionally found necessary to read the conjunctions "or" and "and" one for the other. (Maxwell on Interpretation of Statutes, pp. 216–17–18.)

This construction harmonizes the whole act and carries out the purpose of Congress, to wit, that all persons who made preemption or homestead claims, or only paid the necessary fees, or made no valuable improvements on the land preempted or homesteaded, either one or all, should be reported to Congress.

(*c*) This construction is sustained by reference to prior legislation. By the act of 1892 a special agent was appointed to investigate and report on this matter. Schedule E referred to in the present act is a part of the report under that act. That list shows how many persons received patents, written evidences of title, and made original entries as contemplated by the present act. The values covered by such lands approximated the present appropriation and raises an irresistible presumption that Congress intended by the present act to select those claimants whose good faith had been thus recognized by the Government, and reserve for future legislation those which, when "all the facts" were considered, might entitle them to indemnity.

For these, among other and perhaps stronger reasons that may be offered, and upon the authorities cited, the Commissioner has adopted the construction heretofore stated "that it was the purpose of Congress to hear the claims of all settlers who had filed upon said lands" and to pay those whose good faith had been recognized by the Government in the delivery of written evidences of title, legal or equitable; and, in the event the present appropriation is not sufficient to pay such claims, then the unpaid claims of this character are to be submitted to Congress, giving "amount of each claim," and this is to be done without further inquiry into "all the facts."

All other cases under the act are to be reported to Congress "with all the facts" in each claim for future consideration. It is clear that Congress at the time the present act was passed contemplated future legislation concerning the rights of this second class, and desired all the facts in each case before making an appropriation for their relief. Under this construction the Secretary of the Interior is only required to submit this class of cases to Congress; as to the first class, the act gives him power to pass upon their right to indemnity by the approval or disapproval of the determinations of the commissioner upon their respective cases.

The investigation has been conducted, the "determinations" made,

and lists prepared and filed in accordance with this construction. Each case is prefaced with a statement of the material facts upon which the claimant bases his right to indemnity. In cases of persons holding under patents, written evidences of title, and original entry, it would seem that proof of good faith would not be necessary, inasmuch as the issuance of these written evidences of title by the Government amounts to an adjudication of that question. In instances of this character strict proof of settlement, residence, and improvement have not been required.

In all other cases, the Department never having passed upon that question, diligent effort has been made to determine the good faith of each settler who filed a declaratory statement on these lands, or made an effort to enter them as a homestead. Inasmuch as these cases are to be reported to Congress, a statement has been prepared and attached to each case, presenting succinctly the character of filing, the qualifications of the preemptor or homesteader, the date of his settlement, the date and length of his residence, the character and value of his improvements, and his knowledge of the adverse claim of the Des Moines Navigation Company. A formal decision has been rendered in each case, approving or rejecting the application for damages. This was necessitated by the fact that all the claimants insist that under their construction of the act they are entitled to present payment. But each decision contains the conclusion of the commissioner on the various questions incident to the rights acquired by the several parties and their respective settlements.

Lists A and B cover cases of claimants who claim to hold, either in their own right or as heirs or assigns, written evidences of title as construed in this report.

List A contains those to whom, in the opinion of the commissioner, should be awarded indemnity; and List B those to whom indemnity should be denied, because the evidence does not show they are covered by the act.

List C contains the homesteaders whose claims are rejected for one or more of the reasons stated in the preface of said list.

List D contains the claimants who filed on said lands with notice and made valuable improvements.

List E contains the claimants whose cases were adjudged to be without merit for one or more of the reasons stated in the preface to said list.

List F contains the claimants who did not appear and offer evidence to sustain their cases.

List G contains claims wherein no filings appear to have been made by the claimants or any person under whom they claim. Their claims being based entirely on alleged settlement and improvement, and are not covered by the act of Congress, but are reported for such consideration as may be deemed proper. This list is not required to be reported by the act, but is filed out of abundant caution in order that the interests of every claimant may be presented.

A docket was kept containing the number of the case, names of the parties, description of the land, the amount claimed, date of filing, day of hearing, and other memoranda. The numbers on the respective lists correspond with those on the docket, which is filed with this report. The papers in each case are filed as part of this report, and consist of an application for indemnity, abstract of title, transcript of evidence and such documents as were filed by claimants, the statement of the case, and the decision. A reference to the papers filed in each case will

verify the conclusion expressed in the respective lists, and, therefore, the preservation of the papers in each case is of supreme importance.

It will be seen from the construction adopted in this investigation that Lists A and B contain the cases to be finally passed on by the Secretary; the remaining lists, the cases to be reported to Congress with "all the facts."

It remains now only to discuss some of the various demands made by the claimants.

COAL VALUE.

Some of the land involved contained rich deposits of coal, and a claim for the mineral value of the land has been asked. Learned and distinguished counsel have insisted with great earnestness that the phrase, "the reasonable value of the paramount title," should be strictly construed, and in determining the amount every element of value should be considered.

A careful consideration of the act, the history of the dispute it was enacted to settle, and the knowledge possessed by Congress of the character of the land involved would seem to limit the indemnity to the agricultural value of the land. The settlers entered these lands with the intention of establishing thereon a home for themselves and their families. The cultivation of the soil was the purpose for which they were to be used. The men who entered these lands were not miners, but farmers. They were selected because of their agricultural value, and immediately and for years thereafter they were devoted to farming purposes. Their mineral resources were unknown, and there is nothing in the evidence or in the history of this dispute to indicate that any of the settlers upon these lands selected them for their mineral value. The purpose of the present act, gathered from the history of the legislation connected with this dispute, was to make a just and equitable settlement, and to indemnify the settlers for their actual losses. Certainly equity will have done its duty when it pays the settler for what he expected to receive when he entered the land, to wit, a home and lands adapted to the avocation of the farmer.

In addition, it may be added that Congress had legislative knowledge of the character of the lands for the loss of which the present act proposes to grant indemnity. It knew that a portion of this tract was coal land. The report of the Commission of 1873, raised by an act of Congress, submitted both the mineral and agricultural value of these lands and thus brought home to the knowledge of Congress the existence of coal beneath the surface. In the report of the special agent under the act of 1892, attention was called to the fact that claims were made for the coal value of these lands. The evidence shows that royalties in one instance had been paid by a coal company on one quarter section to the amount of $46,000, and the fact noted in the report. The coal value alone in the counties of Boone and Webster would absorb a large part of the present appropriation and substantially defeat the purpose of the act. The vast value of these lands for mineral purposes was known to the immediate representatives whose vigilant wisdom has labored so long and faithfully to secure remuneration to the settlers.

In view of these facts the suggestion readily comes with great force, that if extraordinary values arising from peculiar causes were to be allowed special mention would have been made of it in the act. Instead of so doing, the act specifies as the rule "the reasonable value," and provides that a just sum shall be awarded. In seeking for the "reasonableness" and "justice" in each case, no safer rule can be found than

to determine it by the conditions surrounding the settlement on these lands, and the purpose for which they were selected and occupied by the entryman.

INTEREST.

In some instances applicants claimed that they should be paid interest on the sums lost by them. This question has been decided by the Supreme Court of the United States in the case of Tillson *v.* United States (100 U. S., 10 Otto, 43–47). In that case the court says:

> Where an act referring a claim for damages to the Court of Claims did not authorize it to allow interest, none can be allowed. In addition to the practice which has long prevailed in the Department of not allowing interest in claims presented, the statute under which the Court of Claims is organized expressly declares that no interest shall be allowed on any claim unless upon a contract expressly stipulating for interest.

The last note is quoted to show the rule that prevails in the Department as to the nonpayment of interest.

The present act provides for a tribunal to hear and determine and award just sums due the claimants. "If Congress had desired to grant authority to pay interest, it would have been easy to have said so in express terms." (See same case.) The act prescribes the rule for damages clearly and fully, and though in exceptional cases slight injury may appear to have been incurred, yet in the main it is the only safe and wise general rule which could have been prescribed. For these reasons no interest has been allowed applicants.

REPAYMENT.

In some cases the evidence showed that entrymen who had paid the Government price for these lands, and had received patents and duplicate receipts, had been repaid by the Department.

The Commission has had to determine whether these repayments were such final settlements of the issues between the Government and the entrymen as to exclude such applicants from indemnity. The Commission is of the opinion that a liberal construction should be placed upon an act granting indemnity for losses accruing from the fault of the Government, especially in behalf of those whose good faith has been recognized by the Government and whose loss is clearly shown. It transpired in the present investigation that some of those who had been repaid had contended in the courts for many years, and at great expense, to sustain their titles, and accepted repayment only after the courts had decided that the titles given them by the Government had failed. Congress knew these facts from the reports heretofore made in this matter, and, as the court said in the case of Tillson *v.* The United States, if it was intended to exclude such persons it would have been easy to have said so. There is nothing in the act to exclude them. It would have been inequitable to have done so.

The Commission has awarded indemnity to all such claimants, but in finding the "just" sum interest has been calculated on the amount paid to them by the Government, and the principal and interest has been subtracted from the amount paid to purchase the outstanding title, or the value of the land at the time of eviction. The claimant has had the use of this money, and in cases of purchase the legal presumption would be that it was used in part payment of the outstanding title. In any event the Government should not be required to pay it a second time.

MISCELLANEOUS DEMANDS.

In some cases claimants have insisted that they were entitled to be paid for the value of the improvements placed upon the land which was taken from them. In some cases the Commission has been asked to award the sum paid for attorney's fees by the claimant in the defense of the Government title in suits brought by the grantees under the act of 1846, or their assigns. All such claims have been rejected for the reason, among others, that the act in fixing one rule for the measure of damages intended to exclude all others.

Respectfully submitted.

ROBERT L. BERNER,
Special Commissioner.

WASHINGTON, D. C., *January 21, 1896.*

LIST A.

[Accompanying the report of R. L. Berner, special commissioner.]

No. of claim.	Name of claimant.	Description of land.	Amount claimed.	Name of entryman.	Character of title.	Amount awarded.	Remarks.
2	John P. McDermott's heirs.	Lots 2, 3, and 4, sec. 1, T. 88, R. 29	$3,900.00	John P. McDermott	Duplicate	$3,600.00	
3	Peter Ostrum	SW. ¼ sec. 11, T. 86, R. 28	1,600.00	Peter Ostrum	Warrant location	1,232.00	
6	John Gabrielson	SE. ¼ sec. 11, T. 86, R. 28	1,400.00	John Gabrielson	do	1,232.00	
8	David Thomas	SW. ¼ sec. 35, T. 92, R. 29	200.00	David Thomas	do	200.00	
9	Eli Tellier	SW. ¼ sec. 25, T. 92, R. 29	3,860.00	Geo. Butts	Homestead entry	2,400.00	
10	Sarah D. Thomas	W. ½ SE. ¼ sec. 35, T. 92, R. 29	1,300.00	Sarah D. Rowley	Warrant location	1,300.00	
11	William M. Hook	N. ½ SE. ¼, N. ½ SW. frl. ¼ sec. 31, T. 87, R. 26	4,550.00	William M. Hook	do	1,516.20	
13	John Barquist	W. ½ NE. ¼, E. ½ NW. ¼ sec. 23, T. 86, R. 27	5,000.00	John Barquist, jr	Patent	1,600.00	
18	Catharine Dowd and the heirs of Alexander Dowd, jr.	NE. ¼ sec. 19, T. 86, R. 27	3,200.00	Thomas J. Hussey	do	1,650.00	
22	William V. Manchester.	Lot 6, sec. 3, T. 85, R. 27	1,000.00	William V. Manchester.	Homestead	544.70	
28	Patrick Mitchell	SW. ¼ sec. 19, T. 90, R. 28	1,600.00	Patrick Mitchell	Patent	1,600.00	
29	James M. Blake	E. ½ NW. ¼, NW. ¼ NE. ¼ sec. 19, T. 87, R. 26	2,600.00	Noah Rector	Duplicate	1,800.00	The claim of Noah Rector's heirs (No. 54) and William Billyard rejected. Claim to SW. ¼ sec. 29, T. 92, R. 30, rejected.
35	Daniel Tellier	S. ½ sec. 27, T. 92, R. 30	4,480.00	Daniel Tellier, Wm. Lenekiens.	Homestead	1,250.00	
38	Mary D. McCasky	W. ½ NW. ¼ sec. 19, T. 84, R. 27	1,075.00	Jos. T. B. McCasky	Homestead of said section.	1,075.00	
41	F. Brewer, by Sadie Brannigan.	SE. ¼ SW. ¼, E. ½ SE. ¼, and SW. ¼ SE. ¼ sec. 27, T. 88, R. 27.	4,800.00	Francis Brewer	Patent SE. ¼ SW. ¼	3,960.00	
43	Cyrus Burnett	NE. ¼ sec. 29, T. 86, R. 27	1,600.00	Cyrus Burnett	Patent	1,600.00	
51	Mahaley and Crosby Fry.	NE. ¼ sec. 31, T. 87, R. 27	4,800.00	Edward R. Mahan	do	1,600.00	
52	Flora E. Heffner	N. ½ NE. ¼, N. ½ NW. ¼, sec. 27, T. 88, R. 27.	2,618.50	Samuel Heffner	do	1,800.00	
57	Chas. W. Maher	N. ½ SE. ¼, SE. ¼ SE. ¼, sec. 13, T. 90, R. 29	1,781.00	Chas. W. Maher	do	1,470.00	
58	Heirs of Stephen Maher.	Lots 3 and 4, SW. ¼ SE. ¼ sec 13, T. 90, R. 29.	2,790.00	Stephen Maher	do	2,781.90	
59	Heirs of Gasper T. Richey.	NW. ¼ SW. ¼ and lot 7, sec. 27, T. 86, R. 27	1,067.75	Mary C. Hanson	do	1,067.75	
60	Jacomiah Allen	E. ½ SW. ¼ and lot 2, sec. 7, T. 87, R. 27	3,200.00	Erwin Allen	Warrant location	2,025.00	
63	Heirs of Erick Nelson	W. ½ SW. ¼, SE. ¼ SW. ¼, sec. 15, T. 86, R. 27.	2,400.00	Erick Nelson	Homestead	1,200.00	
64	Heirs of G. A. Erickson.	SE. ¼ sec. 15, T. 86, R. 27	2,000.00	Gustaf A. Erickson	do	1,600.00	
65	W. C. Milburn	E. ½ NW. ¼ and lots 7 and 8, sec. 21, T. 86, R. 27	9,000.00	Jonathan Milburn	Patent	3,300.00	
68	Thomas Collins	NE. ¼ sec. 17, T. 88, R. 28	60,000.00	Thomas Collins		2,400.00	
69	Peter Reilly	W. ½ NW. ¼ sec. 33, T. 89, R 28	3,000.00	Hannah Reilly	Patent	2,200.00	
70	Thos. Owens	Lots 1 and 2 and S. ½ NE. ¼ sec. 33, T. 92, R. 28.	2,400.00	Thos. Owens	Homestead	1,850.00	

75	Heirs of Mary Foster	S. ½ SW. ¼ of SE. ¼, sec. 11, T. 88, R. 28	400.00	Frederick Crouse	Patent	400.00	
76	Robert Scott	NW. ¼ SE. ¼, N. ½ SW. ¼, sec. 11, T. 88, R. 28	1,200.00	do	do	1,200.00	
80	Jacob Mericle	SE. ¼ sec. 3, T. 88, R. 28	3,224.00	Jacob Mericle	do	2,160.00	108 acres. (See Hines and Woodbury claims for balance of land.)
84	Albert A. Pinney	NW. ¼ sec. 27, T. 92, R. 30	1,100.00	Albert A. Pinney	Homestead and receipt	716.00	
87	William H. Jameson	N. ½ SW. ¼, S. ½ NW. ¼, sec. 27, T. 88, R. 27	4,800.00	Simeon Cartwright	Patent	800.00	Rejected as to the S. ½ SW. ¼ sec. 27, T. 88. R. 27.
90	William Paxton	Lots 3 and 4 in NW. ¼ and NE. ¼ of NW. ¼ sec. 17, T. 83, R. 26.	1,000.00	William Paxton	do	1,000.00	Rejected as to lot 4.
93	Charlotte Templeton and heirs of Preston Mayfield.	SW. ¼ NE. ¼ sec. 1, T. 85, R. 27	2,000.00	Elkins Mayfield	do	600.00	
96	William Early	NE. ¼ sec. 7, T. 88, R. 28	3,000.00	William Early	Warrant location	1,336.00	
97	Jonas Peterson	NW. ¼ sec. 7, T. 88, R. 28	2,720.00	Jonah Peterson	Patent	1,809.50	
98	Heirs of Nicholas Peterson.	W. ½ SW. ¼, S. ½ NW. ¼, sec. 1, T. 85, R. 27	3,200.00	Nicholas Peterson	Homestead	640.00	
303	Harvey Condon, assignee of Mayfield.					160.00	
102	Heirs of Charles Gustafson.	W. ½ NW. ¼, N. ½ SW. ¼, sec. 33, T. 86, R. 27.	1,600.00	Charles Gustison	Patent	1,600.00	
103	Edward Sherman	SW. ¼ SE. ¼ and lots 1 and 2, sec. 11, T. 92, R. 28.	8,000.00	Edward Sherman	Final homestead receipt.	1,588.00	
104	Heirs of Barney Callahan.	N. ½ NE. ¼, SE. ¼ NE. ¼, lot 2, sec. 27, T. 92, R. 28.	6,000.00	Barry Callahan	Homestead entry	1,880.00	
106	James Bass Cassa Bass	E. ½ SW. ¼ sec. 27, T. 87, R. 27 W. ½ SW. ¼ sec. 27, T. 87, R. 27	2,320.00	James Bass	Duplicate receipt	1,200.00 720.00	
116	J. D. Ballard	S. ½ SE. ¼, S. ½ SW. ¼, sec. 31, T. 87, R. 26	3,000.00	John D. Ballard	do	1,451.00	
117	William Reilly	NE. ¼ sec. 33, T. 89, R. 28	6,000.00	William Reilly	Patent	4,441.00	
120	Michael Myers	Lot 1 in SE. ¼ sec. 17. T. 83, R. 26	425.00	Levi Hull	Final receipt	425.00	
128	Lucius W. Hart	W. ½ SW. ¼, W. ½ NW. ¼, sec. 21, T. 88, R. 28.	1,760.00	Lucius W. Hart	Patent	1,760.00	
129	Rebecca Casterline, heirs of.	S. ½ SE. ¼ and lots 7 and 8, sec. 1, T. 88, R. 29.	14,430.00	B. M. V. Casterline	Warrant location	2,880.00	
131	Jacob Moore	SW. frl. ¼ sec. 19, T. 88, R. 27	1,553.53	Cyntha Townsend	do	1,151.00	Thomas Powers, No. 123, rejected.
132	Heirs of John Lindberg	NE. ¼ sec. 35, T. 86, R. 27	1,600.00	John Lindberg	Duplicate receipt	1,377.00	
133	Heirs of Herman Albee.	E. ½ SE. ¼ sec. 11, T. 88, R. 28	2,400.00	Frederick Crouse.	Patent	800.00	
134	Abraham Barger	E. ½ NW. ¼ sec. 31, T. 88, R. 27	600.00	Abraham Barger	Land warrant	1,600.00	
135	Heirs of John Redpath.	SW. ¼ SE. ¼, W. ½ SE. ¼, SE. ¼, sec. 13, T. 85, R. 27.	1,200.00	John Redpath	Duplicate receipt	926.00	
136	Gustus Ruston	E. ½ NE. ¼, NW. ¼ NE. ¼, NE. ¼ NW. ¼, sec. 33, T. 86, R. 27.	5,450.00	Gustus Ruston	Patent	1,950.00	
138	Heirs of Joseph Richardson.	W. ½ NE. ¼ sec. 19, T. 85, R. 26	1,000.00	Joseph Richardson	do	1,000.00	
141	Herbert Battin	SW. ¼ sec. 3, T. 83, R. 27	4,640.00	Herbert Battin	do	2,000.00	
144	Jas. Hines	SE. ¼ NE. ¼ (22 acres) sec. 3, T. 88, R. 28	900.00	Jacob Mericle	do	550.00	Claim rejected as to W. ½ NE. frl. ¼ sec. 3, T. 88, R. 28.
147	Sarah Maloney	W. ½ SE. ¼ sec. 21, T. 92, R. 29	500.00	John Maloney	do	500.00	
148	Robert Enthwhistle	W. ½ NE. ¼ sec. 21, T. 92, R. 29	700.00	Robert Euthwhistle	Homestead	700.00	

LIST A—Continued.

[Accompanying the report of B. L. Berner, special commissioner.]

No. of claim.	Name of claimant.	Description of land.	Amount claimed.	Name of entryman.	Character of title.	Amount awarded.	Remarks.
153	Estate of Elias A. Scott.	SW. ¼ SW. ¼ and lots 5 and 6, sec. 17, T. 87, R. 27.	$8,050.00	Elias A. Scott	Patent	$1,573.12	
158	A. R. Daughenbaugh	SW. ¼ sec. 13, T. 86, R. 28	3,435.00	Wm. V. Gardner	do	1,600.00	
159	Heirs of D. Rhodes	S. ½ NW. ¼ sec. 11, T. 88, R. 28	560.00	Powell Buch	do	560.00	
160	William H. Goodenough	NE. ¼ sec. 23, T. 86, R. 28	1,400.00	John Hedien	do	1,392.00	
161	Wm. H. Goodenough, administrator of Catherine Erickson.	NW. ¼ sec. 23, T. 86, R. 28	1,600.00	Catherine Erickson	Duplicate	1,600.00	
162	W. K. Carson	W. ½ NW. ¼ sec. 9, T. 85, R. 27	800.00	Wm. K. Carson	do	800.00	
163	Heirs of Zachariah Petty	S. ½ SW. ¼ sec. 15, T. 85, R. 27	1,200.00	Zachariah Petty	Patent	558.00	
170	Andrew J. Lamb	NW. ¼ sec. 9, T. 84, R. 27	5,500.00	Andrew J. Lamb	Homestead	1,760.00	
171	George Crilly	SE. ¼ sec. 29, T. 89, R. 28	16,000.00	George Crilly	Patent	5,600.00	
108	William Baldridge	W. ½ NW. ¼, W. ½ SW. ¼, sec. 23, T. 87, R. 28.	1,400.00	William Baldridge	Homestead entry	1,320.00	Rejected claim No. 108, Wm. Baldridge, and claim No. 319, Jas. Welch.
111	Delilah Humphrey	SW. ¼ SW. ¼ and lot 6, sec. 1, T. 87, R. 28	1,600.00	Delilah Humphrey	Warrant location	942.07	
114	Ann E. Woodbury	30 acres of sec. 3, T. 88, R. 28	900.00	Jacob Mericle	Patent	515.00	For full description of land see claim.
115	James Robinson	W. ½ SE. ¼ sec. 27, T. 92, R. 28	2,000.00	George Todd	Homestead	960.00	
173	Heirs of Thomas Cotter.	SE. ¼ sec. 9, T. 88, R. 28	32,000.00	Thomas Cotter	Duplicate	5,000.00	
175	W. C. Jamison	70 acres off E. end S. ½ SE. ¼ sec. 35, T. 88, R. 27.		Thomas Ellis	Patent	1,050.00	
186	Mariah J. Milligan	S. ½ NW. ¼, frl. ¼ sec. 7, T. 81, R. 25	1,500.00	John Milligan	do	752.54	
187	H. M. Harvey	SE. ¼ SW. ¼ sec. 27, T. 80, R. 24	800.00	Jacob F. Randolph	do	800.00	
189	Daniel Mock	SE. ¼ sec. 9, T. 80, R. 24	4,000.00	Daniel Mock	do	1,298.00	
191	Mary C. Hanson	NW. ¼ SW. ¼ and lots 6 and 7 sec. 27, T. 86, R. 27.	300.00	Mary C. Hanson	do	297.00	
195	George W. Bassett	20 acres SE. corner lots 3, 4, 5, 6, 7, and 8, sec. 1, T. 88, R. 29.	800.00	B. M. V. Casterline	do	400.00	For description see claim.
196	E. G. Bullard	S. ½ SE. ¼, S. ½ SW. ¼, sec. 29, T. 92, R. 29	16,000.00	Bostford et al	do	6,000.00	Rejected as to L. G. Bullard, Rutland Manufacturing Co., and H. G. Bicknell.
198	J. M. Mulroney, D. C. Meloy, and P. M. Mitchell, trustees of Richard Furlong.	10 acres, part of sec. 1, T. 88, R. 29	400.00	B. M. V. Casterline	Warrant location	100.00 100.00	J. M. Mulroney. D. C. Meloy and P. M. Mitchell.
212	Heirs of John L. Elsberry.	Lots 7 and 8 sec. 1, T. 84, R. 27	1,500.00	John L. Elsberry	Homestead	1,245.00	
219	D. C. Shattuck	W. ½ SW. ¼ sec. 21, T. 92, R. 29	100.00	Erasmus Johnson	Patent	100.00	
224	Hezekiah Fisher	SW. ¼ NE. ¼, NE. ¼ NW. ¼, N. ½ SE. ¼ of NW. ¼, sec. 15, T. 87, R. 26	2,500.00	Charles Fisher	do	1,360.00	Rejected as to N. ½ SE. ¼ of NW. ¼

226	Jacob Miller	Lots 6 and 7, sec. 17, T. 83, R. 26	1,050.00	Jacob Miller	do	1,050.00	
227	James M. Shaw	SE. ¼ SE. ¼ sec. 11, T. 83, R. 27	300.00	Martha Millborn	Duplicate receipt	300.00	
228	Heirs of Elkins Mayfield.	SE. ¼ NE. ¼, NW. ¼ SE. ¼, sec. 1, T. 85, R. 27	1,440.00	Elkins Mayfield	Patent	333.33⅓	See list of heirs.
314	Jane Mayfield					566.66⅔	
237	Heirs of Alex. Dowd	NW. ¼ SW. ¼ sec. 19, T. 86, R. 27	1,580.00	Richard Beeson	do	1,550.00	
241	Mary J. Cline	NW. ¼ sec. 15, T. 84, R. 27	4,000.00	E. Spickelmire	Duplicate receipt	4,000.00	
242	Geo. W. Cline	NE. ¼ sec. 15, T. 84, R. 27	500.00	J. Carpenter	Patent	500.00	
244	H. B. Royster	NE. ¼ SW. ¼ sec. 9, T. 87, R. 26	1,200.00	Geo. W. Storer	Land warrant location	1,000.00	
245	T. Nichols	S. ½ NE. ¼, S. ½ NW. ¼ sec. 13, T. 86, R. 28	1,920.00	Perry G. Nichols	Homestead	1,920.00	
248	Heirs of Thos. Ellis	S. ½ SE. ¼, and east 70 acres S. ½ SW. ¼, sec. 35, T. 88, R. 27.	800.00	Thos. Ellis	Patent	800.00	
251	Caleb Maupin	E. ½ SE. ¼ of SE. ¼ sec. 13, T. 85, R. 27	180.00	Jno. Redpath	Duplicate receipt	180.00	
252	William Sumstine	SE. ¼ sec. 9, T. 84, R. 27	1,500.00	Geo. Caldwell	do	1,500.00	
264	Jno. Crossby	N. ½ NE. ¼ sec. 13, T. 88, R. 28	2,400.00	Geo. Baxter	Land warrant location	1,600.00	Original claim $500, allowed to amend so as to claim $2,400 on showing of clerical error.
266	James Stinson	NW. ¼ sec. 27, T. 85, R. 26	1,600.00	Almon Stinson	Patent	1,600.00	Rejected as to Musgrove, 99.
273	Heirs of Simeon Cartright.	S. ½, N. ½ SW. ¼, sec. 35, T. 88, R. 27	1,000.00	Jno. W. Ellis	do	640.00	
276	J. M. Carson	S. ½ NE. ¼, SE. ¼ NW. ¼, NW. ¼ SE. ¼, sec. 9, T. 85, R. 27.	3,000.00	Jas. M. Carson	Duplicate receipt	1,500.00	
283	John A. Johnson	SW. ¼ sec. 23, T. 86, R. 27	1,400.00	Andrew Johnson	do	784.00	
293	Ben Oleson	N. ½ of N. ½ SW. ¼ and one-half of NW. ¼ in NW. ¼, sec. 35, T. 88, R. 27.	400.00	Jno. W. Ellis	Patent	400.00	Rejected as to one-half acre in NW. ¼ sec. 35, T. 88, R. 27.
304	Jno. Carpenter	S. ½ NE. ¼, sec. 15, T. 84, R. 27	1,500.00	J. Carpenter	do	750.00	
308	Francis Shipley	NW. ¼ SW. ¼ sec. 25, T. 85, R. 27	3,000.00	Daniel C. Shipley	do	490.00	
315	Ariadne Richardson	W. ½ W. ½ sec. 19, T. 85, R. 26	2,695.00	Frank Richardson	Duplicate receipt	1,518.00	
	Jno. Kelly, assignee of Frank Richardson, for indemnity to the amount of.					200.00	
317	Heir of Hannah Reilly	E. ½ NW. ¼ sec. 33, T. 89, R. 28	3,000.00	Hannah Reilly	Patent	2,400.00	
323	C. T. Pigman	S. ½ NW. ¼ sec. 35, T. 88, R. 27	1,200.00	John W. Ellis	do	300.00	
328	E. E. Low	SE. ¼ NW. ¼ sec. 27, T. 87, R. 27	500.00	Sabina Low	Warrant location	275.00	
329	Heirs of Isaac N. Beach.	NE. ¼ sec. 9, T. 87, R. 28	1,760.00	Isaac N. Beach	Duplicate receipt	1,264.00	Denied as to the claim of A. F. Marsh.
336	Lawrence Wahl	SE. ¼ NW. ¼ sec. 9, T. 84, R. 26	590.00	Lawrence Wahl	do	299.00	
337	Sylvester Clark	NE. ¼ NW. ¼ sec. 23, T. 99, R. 34	140.00	Sylvester Clark	Homestead	100.00	
338	Joseph Bange	NW. frl. ¼ NW. frl. ¼ and S. ½ NW. frl. ¼, sec. 1, T. 99, R. 34.	600.00	Alexander McDonald	Patent	600.00	
342	Wm. M. Bosletter	Lots 5 and 6 of sec. 1, T. 84, R. 27	2,500.00	Wm. M. Bosletter	Homestead	1,567.68	
353	A. K. Ridley	NW. frl. ¼ NW. frl. ¼ sec. 3, T. 99, R. 34	160.75	Bertha Ordway	do	160.00	
357	Heirs of Jas. B. Godwin.	SW. ¼ sec. 21, T. 85, R. 26	1,600.00	Jas. B. Godwin	Duplicate receipt	1,600.00	
358	Emily M. Presage	SE. ¼ sec. 9, T. 87, R. 26	1,240.00	Roscoe Royster	Patent	1,040.00	
367	Isaac M. Allison	Lot 2, NW. ¼ SE. ¼ sec. 31, T. 84, R. 26	1,400.00	Isaac M. Allison	Final receipt	818.00	
373	Ashbury M. Johnson	S. ½ SW. ¼, NW. ¼ SW. ¼, sec. 9, T. 87, R. 26	2,640.00	George W. Stover	Warrant location	2,000.00	
375	Robert Wasson	NW. ¼ NE. ¼ sec. 15, T. 87, R. 26	1,000.00	Charles Fisher	Patent	700.00	

LIST A—Continued.

[Accompanying the report of B. L. Berner, special commissioner.]

No. of claim.	Name of claimant.	Description of land.	Amount claimed.	Name of entryman.	Character of title.	Amount awarded.	Remarks.
386	Absalom Kelly and heirs of Thomas Kelley.	E. ½ SW. ¼ sec. 7, T. 85, R. 26	$1,200.00	Jane Dawson	Duplicate receipt	$1,200.00	
427	Isaac Stover	19 acres, SE. ¼, NW. ¼ SW. ¼; also known as lot 3, NW. ¼ SW. ¼, sec. 27, T. 82, R. 26.	130.00	Henry Everly	Patent	100.00	For specific description of land see claim.
440	Arabella J. Boyd	SW. ¼ SW. ¼ and 17½ acres off south side NW. ¼ SW ¼ sec. 15, T. 87, R. 26.	1,000.00	Milton Fisher	do	1,000.00	
442	Heirs of David Sparks	NE. ¼ sec. 1, T. 82, R. 27	1,770.00	David Sparks	Homestead	900.00	Rejected as to S. ½.
455	Ezra H. Bennett	SW. ¼ SE. ¼ sec. 1, T. 82, R. 26	617.00	E. H. Bennett	Cash entry	281.00	
463½	William Webster	SW. ¼ NW. ¼ sec. 21, T. 84, R. 27	600.00	Robert Cross	Patent	600.00	
468	Mary Ferlin et al	SW. ¼ SE. ¼ sec. 35, T. 86, R. 27	400.00	Peter Lawrence	Preemption entry	133.33⅓	Conditional as to patent; see decision.
	Olaf Ferlin	do	400.00	do	do	133.33⅓	
	Andrew Lawrence	do	400.00	do	do	133.33⅓	
473	John Olifson	15 acres, northeast corner lot 6, sec. 27, T. 86, R. 27.	300.00	Mary C. Hanson	Patent	300.00	
475	J. McCarthy	SE. ¼ SW. ¼, NW. ¼ SW. ¼, sec. 21, T. 84, R. 27.	1,000.00	Robert Cross	do	1,000.00	
476	Irwin Benton	N. ½ SW. ¼ sec. 31, T. 92, R. 28	100.00	Enos Wood	do	100.00	
476½	J. B. Kellum	Lots 1 and 2, sec. 3, T. 91, R. 29	200.00	J. B. Kellum	Homestead	200.00	
478	C. F. Harkness	NW. ¼ sec. 19, T. 92, R. 29	200.00	William E. Foster	Patent	200.00	
480	Anson D. Bicknell	SE. ¼ sec. 25, T. 92, R. 30	200.00	Anson D. Bicknell	do	200.00	
486	Martin Neese	NE. ¼ SW. ¼, SW. ¼ SW. ¼, sec. 21, T. 87, R. 16.	2,400.00	Washington Neese	do	480.00	Rejected as to the SW. ¼ SW. ¼.
487	Heirs of Washington Neese.	S. ½ SW. ¼, NW. ¼ SW. ¼, sec. 21, T. 87, R. 26	3,600.00	do	do	1,280.00	
489	G. W. Crooks, adm'r	NE. ¼ SW. ¼ sec. 19, T. 85, R. 26	800.00	Joseph Richardson	do	680.00	Same land as No. 249.
494	H. E. Dally	NE. ¼ SE. ¼ sec. 17, T. 87, R. 26	400.00	Margaret Dally	do	250.00	
495	Heirs of Wm. Pierce	SE. ¼ SE. ¼ sec. 13, T. 87, R. 27	2,000.00	Wm. Pierce	do	500.00	
502	Heirs of Peter Linn	Lot 8, sec. 3, T. 85, R. 27	482.40	Peter Linn	Cash entry	412.16	
506	Heirs of Alex. Pierce	SW. ¼ SW. ¼ sec. 9, T. 81, R. 25	360.00	Alexander Pierce	Homestead	360.00	
509	A. A. Holcroft, adm'r	E. ½ NE. ¼, E. ½ SE. ¼, sec. 9, T. 81, R. 25.	4,000.00	James Jenkins	Patent	2,760.00	
511	Thos. Turner, adm'r	SE. ¼ sec. 5, T. 86, R. 27	5,000.00	David McLaughlin	do	1,166.95	Rejected as to claims of Weaver and Dowd's heirs.
513	Milton Fisher	SW. ¼ sec. 15, T. 87, R. 26	3,100.00	Milton Fisher	do	450.00	
516	Frederick Wahl	NW. ¼ NE. ¼ sec. 17, T. 84, R. 26	400.00	Frederick Wahl	Duplicate receipt	279.00	
524	Heirs of A. W. Johnson	Lot 6, sec. 27, T. 86, R. 27	250.00	Mary C. Hanson	Patent	250.00	
1	George Marsh	SE. ¼ sec. 19, T. 87, R. 27	1,800.00	George Marsh	Warrant location	1,273.00	These two claims added to this list transferred from List B by supplemental report of May 1, 1896.
377	John D. Rivers	S. ½ NE. ¼, N. ½ SE. ¼, sec. 29, T. 81, R. 26	2,400.00	Amaziah Geyer	Cash entry	2,068.50	

List B.

Containing applicants claiming to hold under patents, written evidences of title and original entries, their heirs or assigns, whose claims were rejected, because the evidence showed that they did not hold at the present time under said character of titles, and for that reason were not covered by the act.

ROBERT L. BERNER, *Special Commissioner.*

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Value fixed.
1	George Marsh	SE. ¼ sec. 19, T. 87, R. 27	$1,800.00	$1,800.00
71	A. T. Marsh	N. ½ NE. ¼ sec. 9, T. 87, R. 26	1,760.00	.....
105	J. M. Holt	SW. ¼ sec. 9, T. 86, R. 27	3,200.00	1,600.00
122	Isaac Crouse	N. ½ SE. ¼, S. ½ NE. ¼, sec. 13, T. 88, R. 28	4,800.00	3,000.00
123	Thomas Powers	SW. ¼ sec. 9, T. 87, R. 28	1,555.53	.....
149	Peter Oleson	Lot 8, sec. 3, T. 85, R. 27	482.40	482.00
154	Hans Knuteson	East 70 acres S. ½ SW. ¼; west 10 acres S. ½ SE. ¼ sec. 35, T. 88, R. 27.	400.00	400.00
169	D. and F. E. Wenz	SW. ¼ NW. ¼ sec. 21, T. 84, R. 27	500.00	500.00
174	James Casey	W. ½ NW. ¼, and lots 3, 4, sec. 21, T. 87, R. 27.	4,000.00	3,500.00
179	James Shelton	NE. ¼ SW. ¼, NW. ¼ SE. ¼, sec. 18, T. 87, R. 26.	2,400.00	2,000.00
180	L. A. Royster	NE. ¼ SW. ¼, SE. ¼ NW. ¼, sec. 17, T. 87, R. 26.	2,800.00	2,000.00
192	Heirs of W. V. Dowd	N. ½ SE. ¼ sec. 5, T. 86, R. 27	1,000.00	.....
193	Mrs. George Neese	SE. ¼ sec. 21, T. 87, R. 26	3,000.00	3,000.00
196	Rutland Manufacturing Co.	Town of Rutland	25,000.00	8,000.00
218	M. D. Dugger	W. ½ SW. ¼ sec. 1, T. 87, R. 28	1,600.00	1,600.00
223	Matilda Fry	N. ½ SE. ¼ sec. 13, T. 87, R. 27	1,200.00	800.00
272	James Cortright	N. ½ NW. ¼ sec. 35, T. 88, R. 27	1,600.00	1,280.00
305	L. G. Bullard	Lots 1 and 2, SW. ¼ SE. ¼ sec. 29, T. 92 R. 29.	4,000.00	4,000.00
371	Mary Boynton	NW. ¼ sec. 5, T. 87, R. 26	1,500.00	1,500.00
269	W. R. Weaver	N. ½ SE. ¼ sec. 5, T. 86, R. 27	968.00	700.00
372	B. E. Boynton	SE. ¼ SW. ¼, SW. ¼ SE. ¼, sec. 19, T. 87, R. 26.	1,600.00	1,600.00
377	J. D. Rivers	S. ½ NE. ¼, N. ½ SE. ¼, sec. 29, T. 81, R. 26	2,400.00	2,400.00
477	O. F. Avery	S. ½ NW. ¼, SW. ¼, and W. ½ SE. ¼, sec. 7, T. 92, R. 30.	427.00	427.00
485	H. G. Bicknell	Lots 3, 4, 5, 6, 7, and 8, S. ½ SE. ¼, S. ½ SW. ¼.	5,000.00	5,000.00
	L. G. Bullard	Same land	3,000.00	3,000.00
	do	do	4,400.00	4,400.00
492	Silas G. Goss	NE. ¼ SW. ¼, W. ½ SW. ¼, sec. 31, T. 88, R. 27.	3,000.00	1,200.00

NOTE.—No. 1, George Marsh, transferred from this list to List A; also No. 377, John D. Rivers, transferred from List B to List A by supplemental report of May 1, 1896.

List C.

Containing applicants who claimed that they had entered the lands as homesteads, whose claims were rejected—

First. Because they were disqualified to enter.

Second. Because they did not establish a residence on the land or continue the required length of time.

Third. Because they really did not enter, but only declared their intention to enter.

Fourth. Because they have conveyed whatever right or title they might have acquired to others.

ROBERT L. BERNER, *Special Commissioner.*

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Amount fixed.
36	Henry Nunamaker	SE. ¼ sec. 31, T. 85, R. 26	$2,684.56	$2,000.00
50	P. C. Goltry	N. ½ NW. ¼ sec. 9, T. 86, R. 27	960.00	880.00
86	A. J. Nicholson	SE. ¼ sec. 13, T. 99, R. 34	520.00	400.00
92	W. E. McCaskey	NW. ¼ NE. ¼ NE. ¼ NW. ¼ sec. 19, T. 84, R. 27.	1,000.00	1,000.00
101	Heirs of J. B. Dyre	Lots 1 and 2 sec. 9, T. 82, R. 26	1,732.00	650.00
140	Henry Fry	N. ½ NW. ¼ and SE. ¼ NW. ¼ sec. 35, T. 84, R. 26.	1,800.00	1,800.00
156	A. F. Parker	NE. ¼ sec. 33, T. 92, R. 29	1,600.00	1,600.00
167	J. D. W. Horns	SE. ¼ NE. ¼ sec. 17, T. 84, R. 27	640.00	640.00
183	John Reimers	SE. ¼ sec. 13, T. 84, R. 28	2,700.00	2,700.00
204	Joseph Dayton	S. ½ SW. ¼ and lots 5 and 6 sec. 25, T. 92, R. 30.	3,000.00	2,250.00
205	M. I. Sample	NE. ¼ sec. 31, T. 92, R. 28	7,100.00	3,000.00
206	E. E. Shattuck	NW. ¼ SE. ¼, lots 1, 2, and 3, sec. 27, T. 92, R. 29.	4,800.00	1,900.00

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Amount fixed.
207	Sarah J. Brown	NE. ¼ sec. 27, T. 92, R. 30	$3,000.00	$1,200.00
208	W. H. and F. E. Peterkin	SW. ¼ sec. 23, T. 92, R. 30	4,600.00	2,800.00
220	Albert Hemerson	SW. ¼ sec. 23, T. 92. R. 30	1,600.00	
479	Eliza Chronister	SW. ¼ sec. 23, T. 92. R. 30	600.00	
209	C. D. Jackson	S. ½ SW. ¼ and lots 5 and 6, sec. 25, T. 92, R. 30	2,250.00	2,250.00
214	M. and H. Lamb	NW. ¼ sec. 9, T. 84, R. 27	2,900.00	2,400.00
221	Henry Bielfeidt	NE. ¼ sec. 13, T. 84, R. 28	2,400.00	2,400.00
229	Mike McLaughlin	NW. ¼ sec. 9, T. 83, R. 27	2,400.00	2,400.00
232	Charles Harms	SW. ¼ sec. 29, T. 84, R. 27	4,000.00	2,000.00
233	Amos Elliott	S. ½ SE. ¼, E. ½ SW. ¼ sec. 33, T. 84, R. 27	1,920.00	1,920.00
239	J. A. Bramon	S. ½ NW. sec. 31, T. 84, R. 27	1,800.00	1,800.00
286	Thomas Bunday	S. ½ NW. ¼, N. ½ SW. ¼ sec. 23, T. 83, R. 27	2,000.00	2,000.00
287	Heirs of G. W. Emmerson	E. fr. ½ NW. ¼, W. ¼ fr. ½ NE. ¼ sec. 1, T. 83, R. 28.	1,318.00	1,318.00
292	L. L. Sawyer	NE. ¼ SW. ¼ sec. 17, T. 84, R. 27	600.00	600.00
298	C. A. Garvin	SE. ¼ sec. 7, T. 83, R. 27	2,400.00	1,600.00
309	A. Swanson	NE. ¼ sec. 27, T. 83, R. 27	1,500.00	1,500.00
319	James Welch	W. ½ NW. ¼ NW. ¼ and NW. ¼ SW. ¼ sec. 23, T. 87, R. 28.	1,500.00	.....
339	S. P. Loffer	SE. ¼ sec. 1 T. 83 R. 28	3,200.00	2,560.00
343	M. E. Kirkendall	S. ½ NW. ¼, SE. ¼ sec. 21, T. 84, R. 27	3,000.00	2,400.00
346	Phillip Eighmy	SE. ¼ SE. ¼ sec. 31, T. 84, R. 27	4,000.00	1,600.00
355	Isaac McCollum	SW. ¼ sec. 25, T. 84, R. 28	2,500.00	2,500.00
359	C. Laraway	W. ½ SE. ¼, E. ½ SW. ¼ sec. 35, T. 82, R. 27	6,000.00	2,000.00
408	G. W. Rowley	do	2,000.00	2,000.00
364	Kester et al	S. ½ SW. ¼, SW. ¼ SE. ¼ sec. 27, T. 84, R. 27	3,000.00	2,400.00
369	U. Kirkendall	E. ½ SE. ¼ sec. 17, T. 84, R. 27	2,000.00	1,600.00
411	Oliver Bowen	SE. ¼ SW. ¼, S. ½ SE. ¼ sec. 25, T. 83, R. 26	2,000.00	1,200.00
416	M. S. Holcomb	W. ½ NE. ¼, E. ½ NE. ¼ sec. 31, T. 82, R. 26	6,800.00	2,160.00
418	R. Gardner	NW. ¼ sec. 25, T. 84, R. 28	2,500.00	2,500.00
419	R. Gardner	N. ½ NW. ¼ sec. 31, T. 84, R. 27	2,800.00	2,000.00
421	J. W. Lamb	NE. ¼ SE. ¼ sec. 31, T. 84, R. 27	2,500.00	1,200.00
449	R. J. Shannon	NW. ¼ SE. ¼ sec. 35, T. 84, R. 26	800.00	1,400.00
451	C. M. Davis	NE. ¼ sec. 25, T. 83, R. 26	1,600.00	1,600.00
453	W. Kinker	W. ½ SW. ¼ sec. 31, T. 84, R. 27	2,000.00	1,600.00
454	A. P. Draper	NE. ¼ sec. 17, T. 84, R. 27	1,600.00	1,280.00
456	W. W. Clark	N. ½ SW. ¼ NE. ¼ and SE. ¼ NW. ¼ sec. 21, T. 84, R. 27.	2,000.00	2,000.00
458	Andrew Anderson	NE. ¼ sec. 33, T. 82, R. 25	4,000.00	2,400.00
460	M. Luther	SE. ¼ NW. ¼ sec. 13, T. 82, R. 26	500.00	500.00
465	John Kelly	SE. ¼ sec. 7, T. 85, R. 26	1,920.00	1,600.00
466	John Kelly	SE. ¼ SW. ¼ sec. 13. T. 85, R. 27	400.00	350.00
471	W. H. Wilcox	S. ½ NW. ¼ sec. 23, T. 83, R. 27	1,000.00	1,000.00
484	J. W. Lough	S. ½ NW. ¼ sec. 11, T. 99, R. 34	225.00	225.00
493	Wm. Stephenson	NE. ¼ NW. ¼, sec. 1, T. 87, R. 27	420.00	420.00
498	Miles Mahan	S. ½ SE. ¼ sec. 21, T. 97, R. 33	400.00	400.00
518	Tilly G. Sanford	E. ½ NE. ¼ sec. 19, T. 82. R. 26	800.00	800.00
525	A. W. Laport	NW. fr. ¼ sec. 3, T. 83, R. 27	1,167.00	1,100.00

List D.

Containing applicants who filed declaratory statements on lands, but whose claims were rejected because the evidence shows that they settled and improved the lands with actual notice of the adverse claim of the grantees under the act of 1846. On the margin are marked with a star, thus *, cases of which there are no records in the General Land Office, but which are found on record in the local land office at Des Moines, Iowa.

ROBERT L. BERNER,
Special Commissioner.

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Amount fixed.
4	J. W. Smullins	NE. ¼ sec. 35, T. 84, R. 26	$4,800.00	$2,400.00
16	J. M. Hedland, R. R. Swallem, administrator.	E. ½ NE. ¼ sec. 15, T. 86, R. 28	880.00	880.00
26	C. Applegrain	S. ½ SE. ¼ sec. 3, T. 86, R. 28	800.00	800.00
46	W. W. Clark	N. ½ NW. ¼ sec. 21, T. 84, R. 27	2,400.00	800.00
* 74	I. D. Linrode	E. ½ NE. ¼ sec. 19, T. 83, R. 25	1,000.00	1,000.00
* 81	George Irving	SW. ¼ sec. 7, T. 83, R. 25	1,600.00	1,335.00
107	J. D. Echelberger	E. ½ SW. ¼, W. ½ SE. ¼ sec. 11, T. 87, R. 27	960.00	960.00
119	William Zunkle	S. ½ NE. ¼, S. ½ NW. ¼ sec. 33, T. 85, R. 27	4,393.28	1,600.00
118	Arah Leonard	NE. ¼ sec. 11, T. 86, R. 28	1,500.00	1,500.00
* 145	Joseph Staley	W. ½ NW. ¼, N. ½ SW. ¼ sec. 31, T. 83, R. 26	1,552.52	1,442.00
203	Hannah Raynor	NE. ¼ sec. 33, T. 88, R. 27	4,800.00	4,800.00
246	H. E. Kelly	NE. ¼ sec. 31, T. 89, R. 27	4,800.00	3,000.00
258	Michael Gleason	SW. ¼ sec. 9, T. 88, R. 28	33,350.00	2,100.00
* 285	E. Rowley	E. ½ NE. ¼, E. ½ SE. ¼ sec. 35, T. 82, R. 27	2,040.00	1,960.00
210	Peter Peterson	S. ½ and NE. ¼ SW. ¼ sec. 31, T. 82, R. 25	2,794.00	2,120.00

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Amount fixed.
*301	F. W. Godwin	SW. ¼ sec. 15, T. 85, R. 26	$1,600.00	$1,600.00
*306	Gustaf Bork	SE. ¼ sec. 17, T. 83, R. 27	2,000.00	1,600.00
*307	J. A. Johnson	SE. ¼ sec. 3, T. 84, R. 27	1,600.00	1,600.00
324	T. A. Fallon	SW. ¼ sec. 3, T. 89, R. 29	560.00	400.00
*356	Peter Johnson	SW. ¼ sec. 9, T. 83, R. 27	1,200.00	1,200.00
*383	J. M. Householder	W. ½ SW. ¼ sec. 7, T. 81, R. 25	3,300.00	1,254.00
385	Margaret Zunkle	N. ½ SE. ¼, N. ½ SW. ¼ sec. 33, T. 85, R. 27	6,780.00	780.00
*395	Brita Jarn	SE. ¼ sec. 31, T. 86, R. 26	1,920.00	1,920.00
*396	J. R. Johnson	S. ½ and NW. ¼ NE. ¼ sec. 25, T. 86, R. 27	1,000.00	1,000.00
*401	Estate, P. Cannon	SE. ¼ sec. 25, T. 86, R. 27	1,400.00	1,600.00
*402	Elisha Soward	NW. ¼ sec. 7, T. 83, R. 27	3,200.00	3,000.00
*407	Heirs S. Rowley	W. ½ NE. ¼, E. ½ NW. ¼ sec. 35, T. 82, R. 27	2,000.00	1,600.00
*469	Heirs Frank Oleson	SE. ¼ sec. 35, T. 86, R. 28	1,440.00	1,440.00
*501	Peter Resberg	NW. ¼ sec. 11, T. 86, R. 28	1,450.00	1,450.00
507	James Neel	SW. ¼ sec. 33, T. 82, R. 25	4,000.00	2,400.00
*517	Adam Stott	E. ½ NW. ¼ sec. 3, T. 84, R. 26	1,420.00	1,400.00
*523	A. N. Gordon	NE. ¼ sec. 15, T. 83, R. 27	2,000.00	1,600.00
267	A. E. Bukhart et al	NW. ¼ sec. 13, T. 82, R. 27	2,000.00	2,000.00
318	Heirs of Eric G. Holm	NE. ¼ sec. 33, T. 83, R. 27	1,200.00	1,200.00
325	E. Deering	NW. ¼ sec. 13, T. 88, R. 28	4,800.00	4,200.00
345	Estate of Eric Hanson	SW. ¼ sec. 21, T. 86, R. 26	2,400.00	2,000.00

List E.

Containing applicants who filed declaratory statements, or claimed to have done so, but whose claims were adjudged to be without merit for one or more of the following reasons, in addition to notice of the adverse claim of the grantees under the act of 1846:

First. Because they were not qualified to file.

Second. Because they never established a residence on the land.

Third. Because their settlement and improvement do not show good faith.

Fourth. Because after settlement they voluntarily abandoned the land.

Fifth. Because at the time of settlement they did not settle on the land as public land, but under the title of some of the various railroad companies.

Sixth. Because they have parted with whatever right was acquired by their filing and settlement in pursuance thereof.

Seventh. Because the evidence shows that their claims are not "just," as contemplated by the act.

ROBERT L. BERNER,
Special Commissioner.

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Value fixed.
5	Michael Lohr	NE. ¼ sec. 21, T. 89, R. 28	$4,800.00	$4,000.00
7	Peter Miller	S. ½ NE. ¼, NE. ¼ NE. ¼ sec. 29, T. 89, R. 28	7,000.00	3,600.00
12	Patrick Butler	NE. ¼ sec. 19, T. 88, R. 27	1,600.00	1,600.00
14	J. E. Powers	NW. ¼ sec. 29, T. 88, R. 27	1,200.00	1,200.00
15	William Stephenson	S. ½ NW. ¼ sec. 25, T. 88, R. 27	800.00	800.00
17	Frank Tallman	NW. ¼ sec. 9, T. 89, R. 28	2,000.00	2,000.00
19	J. W. Tennent	E. ½ E. ½ sec. 17, T. 87, R. 28	2,000.00	1,000.00
20	R. W. Tennant	SW. ¼ sec. 9, T. 87, R. 28	3,200.00	1,600.00
21	John Cram	NE. ¼ sec. 7, T. 87, R. 28	2,580.00	1,120.00
23	A. Graves	SE. ¼ sec. 33, T. 89, R. 28	3,700.00	1,600.00
24	L. H. Pratt	S. ½ SW. ¼ sec. 27, T. 88, R. 28	460.00	460.00
25	Emily Curtis	S. ½ NW. ¼ and S. ½ NE. ¼ sec. 13, T. 86, R. 28	1,920.00	1,920.00
30	Philip Noll	SW. ¼ sec. 31, T. 85, R. 27	2,400.00	1,760.00
32	Charles Blosser	SW. ¼ sec. 21, T. 83, R. 27	2,000.00	1,350.00
33	Michael Foley	SW. ¼ sec. 15, T. 89, R. 28	800.00	800.00
34	Peter Johnson	NE. ¼ NW. ¼ and NW. ¼ NE. ¼ sec. 11, T. 85, R. 27.	770.00	400.00
37	C. C. Broghetti	S. ½ SE. ¼ sec. 25, T. 88, R. 28	1,000.00	960.00
39	Mrs. B. Welch	S. ½ NE. ¼, N. ½ SE. ¼ Sec. 9, T. 89, R. 28	2,600.00	2,560.00
40	J. J. Swanson	W. ½ NE. ¼ sec. 25, T. 86, R. 28	800.00	800.00
44	Mary Cronse	NW. ¼ sec. 3, T. 88, R. 28	4,040.00	4,040.00
45	L. A. Northan	NW. ¼ NW. ¼, NE. ¼ NW. ¼, N. ½ NE. ¼ sec. 13, T. 86, R. 28.	1,800.00	1,800.00
47	Chris Intermill	E. ½ NE. ¼, E. ½ SE. ¼ sec. 23, T. 87, R. 28	4,800.00	1,600.00
48	Heirs L. M. Pratt	N. ½ NE. ¼ sec. 33, T. 88, R. 28	880.00	880.00
49	Henry Girdy	S. ½ SW. ¼ sec. 31, T. 87, R. 27	2,500.00	1,600.00
55	T. A. Smith	Lots 3, 4, 5, sec. 1, T. 87, R. 28	3,000.00	2,500.00
56	Heirs Isaac Crouse	SE. ¼ sec. 21, T. 88, R. 27	2,000.00	1,440.00
61	F. Aeling	S. ½ SE. ¼ sec. 15, T. 87, R. 28	920.00	920.00
66	J. W. Milburn	NE. ¼ sec. 13, T. 86, R. 27	1,680.00	1,650.00
67	L. E. Shutes (see 463)	E. ½ NW. ¼ sec. 7, T. 82, R. 25	800.00	800.00
73	M. McNamara	SE. ¼ sec. 17, T. 89, R. 28	3,000.00	2,400.00

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Value fixed.
77	Robert Scott	SW. ¼ sec. 11, T. 88. R. 28	$2,000.00	$1,840.00
78	A. Grossenbacker	SE. ¼ sec. 35, T. 87, R. 28	(*)	(*)
79	U. M. Goltry	SW. ¼ sec. 1, T. 86, R. 28	1,600.00	1,600.00
82	T. Chantland	NE. ¼ sec. 9, T. 90, R. 28	895.00	895.00
83	B. A. Pollard	NW. ¼ sec. 21, T. 85, R. 26	1,000.00	1,000.00
85	Hugh O'Flaharity	SE. ¼ sec. 7, T. 88, R. 27	4,800.00	3,000.00
88	Martha Sundin	N. ½ SE. ¼ sec. 31, T. 86, R. 27	3,000.00	2,400.00
89	Peter Berg	SW. ¼ sec. 25, T. 86, R. 28	1,840.00	1,840.00
91	O. G. Oviatt	NW. ¼ sec. 7, T. 82, R. 26	1,600.00	1,440.00
94	E. R. Erving	W. ½ NE. ¼, W. ½ SE. ¼ sec. 7, T. 83, R. 25	1,550.00	1,550.00
95	J. Rafferty's heirs	SE. ¼ sec. 19, T. 90, R. 28	1,440.00	1,440.00
100	J. W. O'Flaharity	NE. ¼ sec. 7, T. 88, R. 27	4,800.00	2,800.00
109	Thomas Brennan	N. ½ NE. ¼ sec. 9, T. 89, R. 28	700.00	700.00
113	A. E. Tennant	E. ½ NE. ¼ E. ½ SE. ¼ sec. 17, T. 87, R. 28	2,000.00	1,600.00
121	John Kempley	NE. ¼ sec. 5, T. 88, R. 28	4,500.00	4,500.00
124	W. M. Petty	SW. ¼ sec. 21, T. 85, R. 27	2,000.00	2,000.00
126	C. W. Maher	NE. ¼ sec. 19, T. 90, R. 28	1,460.00	1,460.00
137	James Peters	NW. ¼ sec. 29, T. 90, R. 28	1,760.00	1,760.00
139	J. F. Lyon	NW. ¼ sec. 29, T. 86, R. 27	1,800.00	1,800.00
142	P. J. Quinlan	S. ½ SE. ¼ sec. 9, T. 89, R. 28	1,000.00	1,000.00
143	Wiley Crouse	NW. ¼ NW. ¼ sec. 15, T. 88. R. 28	500.00	500.00
146	Hiram Bennett	SE. ¼ SE. ¼ sec. 5, T. 84, R. 26	675.00	675.00
150	M. O'Connell	W. ½ fr. NE. ¼ sec. 1, T. 88, R. 28	2,425.00	745.50
151	E. O'Connell et al	SE. ¼ sec. 1, T. 88, R. 28	4,000.00	2,400.00
152	Jacob Houskin	N. ½ NW. ¼, SW. ¼ NW. ¼ sec. 3, T. 87, R. 27.	1,500.00	800.00
155	Ole Rang	N. ½ NE. ¼, NE. ¼ NW. ¼ sec. 3, T. 87, R. 27	1,500.00	1,500.00
157	E. Weeks	W. ½ NE. ¼, W. ½ SE. ¼ sec. 29, T. 87, R. 27	4,000.00	1,600.00
164	Augustus Johnson	S. ½ SE. ¼ sec. 31, T. 86, R. 27	2,800.00	2,800.00
165	Daniel Bowman's heirs	E. ½ SE. ¼, SW. ¼ SE. ¼, SE. ¼ SW. ¼ sec. 9, T. 85, R. 27.	1,600.00	1,600.00
166	D. H. Linderman	W. ½ SE. ¼, E. ½ SE. ¼ and SW. ¼ sec. 17, T. 84, R. 27.	1,520.00	1,520.00
168	A. C. Ross	NE. ¼ sec. 5, T. 84, R. 27	2,000.00	1,600.00
172	I. N. W. Mahaffey	NE. ¼ sec. 33, T. 84, R. 27.	2,600.00	2,400.00
176	H. W. Wakeman	W. ½ NW. ¼ sec. 33, T. 88, R. 28	880.00	880.00
177	S. M. Sterrett	SE. ¼ sec. 21, T. 85, R. 26	1,280.00	1,280.00
178	Peter Blake	W. ½ NW. ¼ sec. 19, T. 87, R. 26	1,890.00	1,890.00
182	M. Whitehead	NE. ¼ NE. ¼, SE. ¼ sec. 3, T. 83, R. 27	3,500.00	2,100.00
184	H. Richardson	SW. ¼ sec. 21, T. 85, R. 27	5,600.00	2,000.00
185	G. H. Chamberlain	N. ½ SW. ¼, SW. ¼ SE. ¼, SW. ¼ NE. ¼ sec. 27, T. 84, R. 27.	3,000.00	2,000.00
194	G. W. Tennant	SW. ¼ sec. 17, T. 87, R. 28	2,000.00	960.00
197	Heirs Jacob Dingman	SW. ¼ sec. 7, T. 88, R. 28	4,800.00	4,500.00
199	Anna Poulson et al	SE. ¼ sec. 23, T. 86, R. 28	1,680.00	1,680.00
200	Jonathan Sparks	S. ½ SE. ¼ sec. 35, T. 83, R. 27	800.00	800.00
201	Nicholas Scott	S. ½ NE. ¼, N. ½ SE. ¼ sec. 35, T. 83, R. 27	1,600.00	1,600.00
202	John Hanson	SE. ¼ sec. 33, T. 86, R. 27	4,000.00	2,400.00
211	Heirs E. G. Shaw	W. ½ NE. ¼ sec. 31, T. 84, R. 27	3,000.00	2,400.00
213	J. F. Miller	N. ½ N. ½ SW. ¼, N. ½ N. ½ SE. ¼ sec. 33, T. 85, R. 27.	1,280.00	1,280.00
217	A. Shafer	W. ½ SE. ¼ sec. 35, T. 85, R. 26	1,200.00	1,200.00
222	Amos Elliott	NE. ¼ NE. ¼, SE. ¼ sec. 3, T. 83. R. 27	2,100.00	2,100.00
231	E. H. Jenkins	W. ½ NW. ¼, SE ¼ NW. ¼ sec. 27, T. 84, R. 27.	2,000.00	1,160.00
234	T. G. Wing	SE. ¼ sec. 35, T. 84, R. 28	2,400.00	2,000.00
235	Thomas Payne	E. ½ NE. ¼ sec. 1, T. 83, R. 26	575.00	575.00
236	J. R. Payne	NW. ¼ sec. 7, T. 83, R. 25; E. ½ SE. ¼ sec. 1, T. 83, R. 26.	2,625.00	2,625.00
238	James Adcock	W. ½ NE. ¼, E. ½ NW. ¼ sec. 1, T. 83, R. 28	3,200.00	2,400.00
240	W. E. Pemplin	N. ½ N. ½ S. ½ sec. 33, T. 85, R. 27	375.00	375.00
243	E. F. Royster	W. ½ NW. ¼ sec. 9, T. 87, R. 26	1,600.00	1,600.00
247	Henry Butler	S. ½ SE. ¼ sec. 5, T. 89, R. 28	800.00	800.00
253	A. W. Thompson	NW. ¼ NW. ¼ sec. 27, T. 84, R. 27	500.00	500.00
254	Heirs of L. Scott	Lots 6 and 7 sec. 35, T. 84, R. 27	3,250.00	3,000.00
255	L. L. Sawyer	NW. ¼ sec. 17, T. 84, R. 27	2,240.00	2,240.00
256	R. H. Carpenter	W. ½ SW. ¼, NE. ¼ SW. ¼ sec. 15, T. 84, R. 27.	1,800.00	1,500.00
259	Winifred Burke	E. ½ fr. NE. ¼ fr. sec. 3, T. 88, R. 28	3,500.00	1,000.00
260	James McElroy, sr	E. ½ NE. ¼ sec. 1, T. 83, R. 28	750.00	735.00
261	Lars Hybbert	SW. ¼ sec. 17, T. 83, R. 27	2,400.00	1,600.00
263	P. A. Cunningham	SE. ¼ NE. ¼, NE. ¼ SE. ¼ sec. 3, T. 82, R. 26	2,000.00	1,200.00
262	Peter Peterson	SW. ¼ sec. 15, T. 83, R. 27	2,080.00	2,080.00
268	Heirs of W. Enfield	S. ½ SW. ¼ sec. 11, T. 83, R. 27	970.00	970.00
271	Andrew Carlson	SW. ¼ sec. 35, T. 86, R. 28	4,700.00	1,600.00
274	John Pearel	SW. ¼ sec. 17, T. 90, R. 28	800.00	1,600.00
275	James Murray	NW. ¼ NE. ¼ sec. 11, T. 83, R. 27	1,200.00	480.00
277	John Crouse	N. ½ SE. ¼, SW. ¼ SE. ¼ sec. 25, T. 89, R. 28	1,000.00	1,000.00
282	Heirs of T. Jones	W. ½ NW. ¼ sec. 17, T. 88, R. 27	600.00	1,120.00
284	J. A. Clark	W. ½ SE. ¼ sec. 29, T. 88, R. 27	800.00	800.00
288	Andrew A. Killian	SW. ¼ NE. ¼, N. ½ SE. ¼ sec. 31, T. 84, R. 26	1,800.00	1,400.00
289	Edward Eighmy	NW. ¼ sec. 5, T. 83, R. 27	1,269.00	1,269.00
290	Gustus Carlson	S. ½ SE. ¼ sec. 7, T. 85, R. 27	980.00	980.00
291	Heirs of W. W. McKinney	E. ½ NE. ¼, SW. ¼ NE. ¼, SE. ¼ NW. ¼ sec. 31, T. 87, R. 26.	4,000.00	3,200.00

*Abandoned.

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Value fixed.
294	John Kitt	NE. ¼ sec. 35, T. 87, R. 28	$2,000.00	$1,920.00
295	Samuel Fallon	NW. ¼ fr. sec. 1, T. 89, R. 29	553.00	553.00
296	A. Witherford	NW. ¼ sec. 33, T. 82, R. 25	4,000.00	2,800.00
299	Peter Krusé	W. ½ SW. ¼ sec. 19, T. 84, R. 27	1,335.00	1,335.00
300	J. C. Williams	NE. ¼ sec. 23, T. 83, R. 27	2,000.00	2,000.00
302	James Shaw	SW. ¼ NW. ¼ sec. 13, T. 83, R. 27	3,000.00	300.00
310	S. Johnson	N. ½ NW. ¼ sec. 21, T. 83, R. 27	1,053.00	800.00
311	P. E. Hedstrom	SE. ¼ sec. 21. T. 83, R. 27	2,000.00	2,000.00
312	Samuel Coleman	Lot 8, sec. 23, T. 84, R. 27	750.00	750.00
321	R. Musgrove	NW. ¼ sec. 15, T. 85, R. 26	4,000.00	1,300.00
322	John Fallon	SE. ¼ sec. 3, T. 89, R. 29	560.00	560.00
326	A. J. Richardson	NW. ¼ sec. 33, T. 87, R. 27	1,625.00	1,625.00
330	Ann Johnson	SE. ¼ sec. 9, T. 83, R. 27	1,200.00	1,200.00
331	G. W. Goetzman	S. ½ of sec. 15, T. 85, R. 26	720.00	720.00
332	M. F. Schlicht	SW. ¼ sec. 5, T. 83, R. 27	2,800.00	2,400.00
333	Jeremiah Elliott. (Same as 222.)	NE. ¼ NE. ¼ and SE. ¼ sec. 3, T. 83, R. 27	2,500.00	2,100.00
334	H. H. Sayles	W. ½ NW. ¼ sec. 13, T. 82, R. 27	1,140.00	1,000.00
335	J. D. Elliott	N. ½ NW. ¼, N. ½ NE. ¼ sec. 5, T. 83, R. 27	3,050.00	2,400.00
341	A. M. Ross	NW. ¼ sec. 29, T. 84, R. 27	4,000.00	3,200.00
344	Heirs of J. P. Peterson	SE. ¼ sec. 13, T. 86, R. 27	2,000.00	2,000.00
347	Gustaf Dahlberg	N. ½ SE. ¼ sec. 7, T. 85, R. 27	680.00	680.00
348	Gus Lundquist	NW. ¼ sec. 83, T. 86, R. 26	2,400.00	1,400.00
349	J. A. Carlson	NE. ¼ sec. 33, T. 86, R. 26	1,600.00	1,600.00
350	E. C. Eighmy	E. ½ SW. ¼, W. ¼ SE. ¼ sec. 31, T. 84, R. 27	8,000.00	4,800.00
351	Erick Peterson	E. ½ SE. ¼ sec. 21, T. 86, R. 26	1,200.00	960.00
352	Peter Peterson	W. ½ SE. ¼ sec. 21, T. 86, R. 26	1,200.00	1,200.00
354	John Nelson	SW. ¼ sec. 29, T. 87, R. 27	1,600.00	1,600.00
360	A. W. Blumberg	W. ½ SE. ¼, E. ½ SW. ¼, SE. ¼ SE. ¼ sec. 31, T. 84, R. 27.	16,500.00	6,500.00
361	Henry Germer	E. ½ NW. ¼ sec. 31, T. 85, R. 27	880.00	880.00
362	N. Hanstrom	SE. ¼ sec. 15, T. 83, R. 27	2,240.00	2,240.00
363	David Hunter	NE. ¼ sec. 13, T. 83, R. 26	1,440.00	1,440.00
365	Heirs of Andro Janson	N. ½ SE. ¼ sec. 27, T. 83, R. 27	1,000.00	600.00
366	Frank DeBough	NW. ¼ sec. 11, T. 82, R. 27	3,200.00	3,200.00
370	M. A. Bell	NW. ¼ SE. ¼, NE. ¼ SW. ¼ sec. 5, T. 87, R. 26.	800.00	800.00
374	Otis Woodward	NW. fr. ¼ sec. 31, T. 88, R. 26	2,200.00	2,000.00
376	J. F. Bell	SW. ¼ SE. ¼, SE. ¼ SW. ¼ sec. 5, T. 87, R. 26	800.00	800.00
381	Charles Johnson	NW. ¼ sec. 15, T. 82, R. 27	2,400.00	2,400.00
382	I. P. Gillett	W. ½ NW. ¼ sec. 29, T. 83, R. 25	1,000.00	1,000.00
384	M. A. Smith	N. ½ SE. ¼, SE. ¼ SW. ¼ sec. 13, T. 82, R. 27	1,200.00	1,200.00
388	J. C. Soward	SW. ¼ sec. 7, T. 83, R. 27	4,000.00	1,630.00
389	B. A. Putnam	W. ½ and NE. ¼ SW. ¼ sec. 13, T. 82, R. 27	1,200.00	1,200.00
390	A. Rhodes	E. ½ SE. ¼ sec. 11. T. 82, R. 27	800.00	800.00
391	J. A. Mudge	W. ½ SE. ¼ sec. 11. T. 82, R. 27	750.00	750.00
392	Ingar Jorling	S. ½ NE. ¼, NE. ¼ SE. ¼ sec. 21, T. 82, R. 25	2,500.00	1,800.00
393	Charles Manson	S. ½ NW. ¼, NW. ¼ SW. ¼ sec. 25, T. 86, R. 27	1,144.00	1,144.00
394	Peter Long	N. ½ NW. ¼ sec. 25, T. 86, R. 27	550.00	550.00
397	Olaf Olafson	SE. ¼ NE. ¼, E. ½ SE. ¼ sec. 11, T. 86, R. 27	1,050.00	1,050.00
398	M. Beck	SW. ¼ fr. sec. 31, T. 86, R. 26	1,240.00	1,240.00
399	Celia Price	NW. ¼ fr. sec. 31, T. 86, R. 26	1,140.00	1,140.00
400	John Drug	E. ½ SW. ¼ SW. ¼ sec. 25, T. 86, R. 27	970.00	970.00
403	M. M. Hutzel	NW. ¼ SW. ¼, SW. ¼ NW. ¼ sec. 31, T. 82, R. 25.	1,760.00	1,600.00
404	George Hutchinson	SE. ¼ sec. 33, T. 87, R. 27	1,100.00	1,100.00
412	M. E. Hull	W. ½ SW. ¼ sec. 25, T. 84, R. 26	1,600.00	1,250.00
414	John Henderson	S. ½ SW. ¼ sec. 1, T. 84, R. 27	1,200.00	800.00
420	S. R. Eighmy	S. ½ SW. ¼ sec. 5, T. 83, R. 27	2,000.00	2,000.00
422	Jacob Burkhart	N. ½ NE. ¼, NE. ¼ NW. ¼ sec. 23, T. 82, R. 26.	2,400.00	1,800.00
423	W. and L. Bolle	E. ½ NE. ¼ sec. 33, T. 82, R. 25	1,280.00	1,280.00
424	A. Richart	SE. ¼ sec. 33, T. 82, R. 25	3,400.00	2,560.00
430	M. W. Griffee	NE. ¼ sec. 15, T. 84, R. 26	4,000.00	2,600.00
431	J. M. Waite	NE. ¼ SW. ¼, W. ½ SW. ¼ sec. 31, T. 83, R. 25.	2,500.00	2,200.00
433	Abner Harlow	E. ½ SE. ¼ sec. 31, T. 82, R. 26	1,000.00	1,000.00
437	C. A. Near	NW. ¼ sec. 5, T. 86, R. 26	2,280.00	1,800.00
439	Huett Ross	SW. ¼, SE. ¼, NW. ¼ sec. 7, T. 86, R. 26	19,000.00	5,000.00
441	J. A. Pea	W. ½ NE. ¼ sec. 9, T. 84, R. 27	800.00	800.00
443	Heirs of George Wisecup	NW. ¼ sec. 1, T. 82, R. 27	1,760.00	1,760.00
444	Edward Mahan	SW. ¼ NW. ¼ sec. 27, T. 97, R. 33	400.00	400.00
445	Nancy Gordon	SW. ¼ sec. 31, T. 82, R. 26	4,000.00	2,000.00
446	C. W. and N. A. Russell	SE. ¼ SW. ¼ sec. 21, T. 82, R. 26	500.00	500.00
447	Hans Jacobson	W. ½ SE. ¼ sec. 31, T. 82, R. 26	1,400.00	880.00
448	S. Rathbun	N. ½ NW. ¼ sec. 23, T. 83, R. 27	1,000.00	1,000.00
450	Mary Mehan for the heirs of Richard McGee.	N. ½ SW. ¼ sec. 3, T. 82, R. 27	640.00	640.00
452	A. C. Ross	SE. ¼ sec. 5, T. 84, R. 27	2,400.00	2,000.00
457	C. J. Cassell	NW. ¼ sec. 29, T. 82. R. 25	2,200.00	1,600.00
459	Mary Crans	N. ½ SW. ¼ sec. 29, T. 82, R. 25	1,000.00	1,000.00
461	Peter Armstrong	S. ½ SW. ¼ sec. 29, T. 82, R. 25	1,120.00	1,120.00
462	Andrew Swanson	W. ½ NE. ¼ sec. 29, T. 82, R. 25	920.00	920.00
463	H. M. Graves. (See No. 67 for decision.)	E. ½ SW. ¼, SW. ¼ NW. ¼ sec. 7, T. 82, R. 25	1,800.00	800.00
464	W. D. Enfield	NW. ¼ SW. ¼ (11), NE. ¼ NE. ¼ (13), T. 83, R. 27.	800.00	800.00

No. of case.	Name of claimant.	Description of land.	Amount claimed.	Value fixed.
467	Hans Hagge	SE. ¼ sec. 19, T. 84, R. 27	$2,240.00	$2,240.00
470	Olaf Jones	E. ½ SE. ¼ sec. 33, T. 86, R. 26	700.00	650.00
472	J. H. Johnson	NW. ¼ sec. 5, T. 86, R. 26	4,560.00	3,000.00
474	J. P. Oleson	W. ½ NE. ¼ sec. 35, T. 86, R. 28	720.00	720.00
481	James Myles	S. ½ NW. ¼ sec. 23, T. 92, R. 28	780.00	580.00
482	B. O. Hanger	W. ½ SW. ¼, SE. ¼ SE. ¼ sec. 1, T. 81, R. 25	1,200.00	1,200.00
483	John Castell	S. ½ NE. ¼, and lot 5, sec. 3, T. 80, R. 25	1,818.00	1,500.00
491	Henry Girdy	W. ½ SW. ¼, SE. ¼ NW. ¼, SW. ¼ NE. ¼ sec. 1, T. 86, R. 28.	2,880.00	2,024.00
496	Daniel Rose	E. ½ NW. ¼ sec. 9, T. 87, R. 26	900.00	900.00
497	Thomas Cahill	NW. ¼ sec. 11, T. 89, R. 28	800.00	800.00
499	Heirs of Mary Ryan	SW. ¼ sec. 9, T. 89, R. 28	2,500.00	2,500.00
500	J. A. Fleming	Lots 4, 5, 6, sec. 7, T. 89, R. 28	1,700.00	1,600.00
503	M. L. Clark	NW. ¼ sec. 7, T. 80, R. 25	2,000.00	1,600.00
504	S. A. Clark	NE. ¼ sec. 7, T. 80, R. 25	2,400.00	1,600.00
505	T. S. Saylor	W. ½ SW. ¼ sec. 11, T. 79, R. 24	2,500.00	1,920.00
508	Heirs of A. Lundahl	N. ½ SE. ¼ sec. 13, T. 82, R. 26	1,200.00	1,200.00
510	Heirs of Berton Hallock	NE. ¼ NE. ¼ sec. 13, T. 83, R. 27	1,600.00	1,000.00
512	J. A. Barber	NE. ¼ sec. 27, T. 100, R. 34	950.00	950.00
514	James Miller	NW. ¼ NE. ¼, NE. ¼ NW. ¼ sec. 35, T. 83, R. 27.	1,000.00	1,000.00
515	G. E. Jones	SW. ¼ sec. 3, T. 84, R. 26	2,400.00	2,400.00
515½	J. M. Sturtz	SW. ¼ sec. 3, T. 84, R. 26	3,100.00	2,400.00
519	Ira D. Lewis	E. ½ SE. ¼ sec. 31, T. 83, R. 25	960.00	960.00
520	Heirs of J. Christopher	W. ½ NW. ¼ sec. 35, T. 86, R. 28.	500.00	500.00
521	C. A. Baum	W. ½ SW. ¼ sec. 23, T. 82, R. 27	1,000.00	1,000.00
522	Charles Peterson	SW. ¼ NE. ¼, NW. ¼ SE. ¼ sec. 15, T. 85, R. 26.	1,500.00	855.00

List F.

Before Robert L. Berner, special commissioner to adjust the claims of the so-called Des Moines River land settlers.

The Secretary of the Interior.

Sir: The following claims, among others, were filed with me:

No.	Name.	Amount.	Description of land.
27	John Durrell	$1,120.00	NE. ¼ sec. 21, T. 85, R. 27.
42	John Mooney	1,750.00	E. ½ NW. ¼ sec. 3. T. 88, R. 29.
62	S. S. Eslick	1,200.00	N. ½ SE. ¼ sec. 13, T. 87, R. 27.
72	Wm. T. Marsh	1,000.00	SW. ¼ sec. 3, T. 87, R. 28.
130	John Sanquist	1,400.00	E. ½ SE. ¼ sec. 27, T. 86, R. 28.
188	H. F. Vegars and Ellen Neston.	1,200.00	W. ½ SW. ¼ sec. 13, T. 87, R. 27.
250	J. L. Young	2,000.00	S. ½ SE. ¼ and NW. ¼, SE. ¼ sec. 11, T. 87, R. 27.
270	J. H. and T. Eslick	700.00	E. ½ SW. ¼ sec. 13, T. 87, R. 27.
279	James Kelly	300.00	NW. fr. ¼ sec. 7, T. 88, R. 27.
280	Heirs, B. G. Townsend	1,200.00	NE. ¼ sec. 17, T. 88, R. 27.
281	George Townsend	800.00	E. ½ NW. ¼ sec. 17, T. 88, R. 27.
297	James Kelley	400.00	NW. fr. ¼ sec. 7, T. 88, R. 27.
316	Mary S. Reed	2,000.00	SW. ¼ sec. 25, T. 89, R. 28.
327	Mathew Francis	400,00	S. ½ NE. ¼ sec. 11. T. 82, R. 27.
410	Andrew Johnson	1,200.00	W. ½ NE. ¼ sec. 17, T. 83, R. 27.
405	Gillian Newsum	2,000.00	Lots 1, 2, 3, and SE. ¼ NE. ¼, sec. 23, T. 88, R. 28.
406	Benson C. Newsum	800.00	E. ½ NE. ¼, sec. 1, T. 88, R. 28.
438	C. L. Tucker (one-half of)	1,900.00	E. ½ NE. ¼, and NE. ¼ SE. ¼ sec. 15, T. 87, R. 27.

None of these parties appeared at the hearings, or submitted any evidence in support of their claims, although the hearings were held at different places where the lands claimed for are situated, and all claimants were given ample opportunities to appear and submit evidence in support of their claims. At no place was the hearing closed until every claimant who appeared was fully heard.

There is nothing in any of the foregoing claims that would justify awarding any indemnity under the act of Congress. They are respectfully reported to the Department for such action as the honorable Secretary may see proper to take on them.

Very respectfully,

Robert L. Berner,
Special Commissioner.

LIST G.

Claims wherein no filings appear to have been made by claimants, or any person under whom they claim; based entirely on alleged settlement and improvement; which claims are not covered by the act of Congress, but are reported for such consideration as may be deemed proper.

ROBERT L. BERNER,
Special Commissioner.

No.	Name of claimant.	Description of land.	Amount claimed.
1	Paul Mackin	W. ½ SW. ¼ sec. 29, T. 88, R. 27	$800.00
2	Lillian Lye	NE. ¼ sec. 29, T. 88, R. 28	3,200.00
3	E. Sandford	NE. ¼ sec. 5, T. 86, R. 27	4,800.00
4	Emily M. Prestege	SE. ¼ sec. 9, T. 87, R. 26	1,240.00
5	W. W. Clark	NE. ¼ NE. ¼ sec. 29, T. 84, R. 27	3,000.00
6	Thomas T. Maher	NW. ¼ sec. 19, T. 90, R. 28	1,460.00
7	Heirs of Michael L. Galligan	N. ½ NE. ¼ sec. 35, T. 89, R. 28	960.00
8	Jerome Caldwell	S. ½ NW. ¼ sec. 35, T. 89, R. 29	500.00
9	Frederick Hess	Lot 1, NE. ¼ NE. ¼ sec. 1, T. 88, R. 29	2,000.00
10	Ama Lotta Crouse	NE. ¼ sec. 19, T. 85, R. 27	2,400.00
11	Martin L. Burke	NW. ¼ SW. ¼ sec. 1, T. 82, R. 26	1,200.00
12	L. P. Peterson	NW. ¼ sec. 19, T. 85, R. 27	2,300.00
13	.....do	NE. ¼ sec. 25, T. 88, R. 28	2,800.90
14	Martin and Nels Anderson	S. ½ NE. ¼ sec. 31, T. 86, R. 26	1,500.00
15	H. P. Calonkey	NW. ¼ sec. 25, T. 82, R. 27	2,500.00
16	Perry Scott	N. ½ SW. ¼, NW. ¼ SE. ¼ sec. 19, T. 82, R. 26	2,735.00
17	James Martin	W. ½ SW. ¼ sec. 11, T. 82, R. 27	800.00
18	Betsy Anderson	E. ½ SW. ¼ sec. 7, T. 85, R. 27	3,000.00
19	A. M. Seagrer	N. ½ SW. ¼ NE. ¼ sec. 7, T. 85, R. 27	3,000.00
20	John and Charles Larson	NW. ¼ sec. 17, T. 85, R. 27	5,600.00
21	Levi H. Overman	NE. ¼ sec. 7, T. 84, R. 27	2,400.00
22	Lyman Sayles	E. ½ SE. ¼ sec. 15, T. 82, R. 27	800.00
23	Mary and Chas Johnson	N. ½ NE. ¼ sec. 17, T. 85, R. 27	2,400.00
24	Frederick Anderson	NW. ¼ sec. 31, T. 86, R. 27	3,600.00
25	Esther Smith	NE. ¼ sec. 13, T. 82, R. 27	800.00
26	Johana Swanson	S. ½ NE. ¼ sec. 1, T. 85, R. 28	1,500.00
27	C. F. Hanson	NW. ¼ SW. ¼ sec. 5, T. 85, R. 27	2,800.00
28	Matilda Malmberg	W. ½ NW. ¼ sec. 5, T. 85, R. 27	2,400.00
29	James Crosby	S. ½ SE. ¼ sec. 13, T. 88, R. 28	1,500.00
30	William Burke	SW. ¼ sec. 1, T. 88, R. 28	1,000.00
31	Heirs of Levi McPheeters	S. ½ SE. ¼ sec. 29, T. 82, R. 25	2,000.00
32	W. H. Newsome	N. ½ NE. ¼ sec. 25, T. 88, R. 28	1,000.00
33	Charles J. Anderson	E. ½ NW. ¼ sec. 31, T. 82, R. 25	1,440.00
34	Thomas Phipps	SE. ¼ NW. ¼, W. ½ (fr.) NW. ¼ sec. 7, T. 84, R. 2	6,200.00
35	W. H. Goodrick	NW. ¼ sec. 5, T. 82, R. 25	1,920.00
36	Edward Myers	SE. ¼ sec. 29, T. 85, R. 27	1,600.00
37	Esau Daley	N. ½ N. ½ sec. 11, T. 84, R. 27	3,200.00
38	Charles Edgeton	E. ½ SW. ¼ sec. 11, T. 82, R. 27	924.00
39	Emeline Smith	SW. ¼ sec. 19, T. 82, R. 26	1,764.00
40	J. L. Sebring	W. ½ SW. ¼ sec. 23, T. 85, R. 26	2,700.00
41	Swan Henderson	SE. ¼ sec. 7, T. 85, R. 27	1,600.00
42	Edward Gage	NE. ¼ sec. 5, T. 86, R. 26	24.00
43	Henry Miller and Christ. Miller.	SE. ¼ sec. 7, T. 86, R. 27	1,450.00
44	Rosia Swinderman	NW. ¼ sec. 25, T. 86, R. 28	1,800.00
45	E. W. Boynton	E. ½ N. ½, E. ½ NE. ¼ (21½), W. ½ W. ½, NE. ¼ sec. 5, T. 87, R. 26.	1,300.00
46	O. L. Smith	NE. ¼ sec. 35, T. 87, R. 27	3,000.00
47	Peter R. Royster et al	NE. ¼ NE. ¼ sec. 15, T. 87, R. 26	1,400.00
48	Robert Schwenderman	SW. ¼ sec. 21, T. 87, R. 28	2,000.00
49	George Townsend and heirs of B. G. Townsend.	NE. ¼ sec. 17, T. 88, R. 27	4,000.00
50	T. McNeely	E. ½ NE. ¼ sec. 21, T. 88, R. 27	2,000.00
51	John Shaffer	SE. ¼ NE. ¼ sec. 5, T. 87, R. 26	400.00
52	George Townsend	E. ½ NW. ¼ sec. 17, T. 88, R. 27	2,000.00
53	Ingar Housken	S. ½ NE. ¼ sec. 3, T. 87, R. 27	1,000.00
54	S. W. and Martin Ellefrom	NE. ¼ sec. 25, T. 82, R. 27	2,350.00
55	Peter Olson	NE. ¼ sec. 21, T. 86, R. 27	4,800.00
56	Olaf Boylway	SE. ¼ NE. ¼, N. ½ NE. ¼ SE. ¼ sec. 23, T. 86, R. 27	1,500.00
57	Francis Hollif	E. ½ NE. ¼ sec. 31, T. 88, R. 27	2,000.00
58	Joseph Sulmers	W. ½ SW. ¼ sec. 35, T. 84, R. 27	2,800.00
59	Chris. J. Crouse	E. ½ SE. ¼ sec. 5, T. 85, R. 26	1,107.00
60	Eli Myers	SW. ¼ sec. 29, T. 85, R. 27	1,400.00
61	Heirs of James Louder	N. ½ NE. ¼, N. ½ NW. ¼ sec. 11, T. 84, R. 27	1,066.00
62	Peter Scott	Lots 5, 6, sec. 35, T. 84, R. 27	6,425.00
63	William Spencer	Lots 2, 3, 4, and NE. ¼ SE. ¼ sec. 35, T. 88, R. 28	4,800.00
64	Matthew Frances	NE. ¼ sec. 11, T. 82, R. 27	1,600.00
65	J. O. Harris	SW. ¼ sec. 7, T. 82, R. 26	1,400.00
66	Emeline Hein	NW. ¼ sec. 35, T. 84, R. 27	1,200.00
67	M. H. Overman	S. ½ NW. ¼ sec. 5, T. 84, R. 27	1,200.00
68	Charlotte Pendleton	N. ½ NW. ¼ sec. 1, T. 85, R. 27	1,000.00

List H.

Accompanying letter transmitting to Congress the report of Special Commissioner Robert L. Berner, investigating Des Moines River land-grant claims, being a list of claims received by the Department since Mr. Berner filed his report, on which no action has been taken, to wit:

Alexander Burk; amount of claim $3,500, for failure of title to the SW. ¼ of sec. 33, T. 79, R. 22 W., in Polk County, Iowa.

Mrs. J. M. Wagner; amount of claim $560, for failure of title to "all that part of the SE. ¼ of the NW. ¼ of sec. 15, T. 87, R. 26 W., of the fifth principal meridian of Iowa, lying on the west side of Boone River."

Susan Hunt, widow; amount claimed $2,400, for failure of title to the W. ½ NE. ¼ of sec. 35, T. 80 N., R. 25 W., in Polk County, Iowa.

Almira Marts, widow; amount claimed $1,100, for failure of title to the W. ½ NE. ¼ of sec. 17, T. 80 N., R. 24 W., in Polk County, Iowa.

R. W. Crawford, as executor of the estate of E. H. Albee, deceased; amount claimed $1,771.25, for failure of title to lots 1, 2, 3, and the SE. ¼ of the SE. ¼ of sec. 1, T. 89, R. 29 W., in Webster County, Iowa.

Jeremiah Hunt; amount claimed $1,720, for failure of title to the N. fr. ½ of the NW. ¼ of sec. 1, T. 79, R. 25 W., in Polk County, Iowa.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 259.

IN THE SENATE OF THE UNITED STATES.

MAY 16, 1896.—Laid on the table and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE ATTORNEY-GENERAL, IN RESPONSE TO SENATE RESOLUTION DATED MAY 9, 1896, REGARDING THE NUMBER OF ALIENS EMPLOYED IN THE DEPARTMENT OF JUSTICE.

DEPARTMENT OF JUSTICE,
Washington, D. C., May 15, 1896.

SIR: Pursuant to Senate resolution dated May 9, 1896, directing the Attorney-General to cause a careful and thorough inquiry to be made regarding the number of aliens employed in the Department of Justice, I have the honor to report that there are no aliens employed in this Department.

Respectfully,

JUDSON HARMON,
Attorney-General.

Hon. ADLAI E. STEVENSON,
Vice-President and President of the Senate of the United States.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 260.

IN THE SENATE OF THE UNITED STATES.

MAY 16, 1896.—Ordered to be printed.

Mr. PROCTOR presented the following

LETTER FROM THE ACTING SECRETARY OF AGRICULTURE RELATIVE TO ADDITIONAL SEED ALLOTMENTS.

UNITED STATES DEPARTMENT OF AGRICULTURE,
OFFICE OF THE SECRETARY,
Washington, D. C., May 16, 1896.

SIR: The law authorizes the distribution by the Secretary of Agriculture of one-third of the seed purchased "to those who apply for the same" directly to the Department. Owing to the lateness of the season, it is desirable that all the seed be distributed immediately in those more northern districts where they may still be used, or wherever they may be sought for by the people.

A careful inventory completed to-day shows that there will be, of the Secretary's quota, about 2,000,000 packets of vegetable seed and 100,000 packets of flower seed remaining undistributed on the 20th instant, after all regular orders have been filled.

In order that these seed may be promptly forwarded to such districts as need them, I have the honor to request that you inform each member of the Senate that 1,000 mail packages of vegetable seed and 40 mail packages of flower seed have been allotted to each one of them as an additional quota, and that they are respectfully requested to cause to be sent to this Department, immediately, addressed franks to be attached thereto.

Since the 1st of May is the limit for the distribution of the regular quota, and it is important that these seed be immediately distributed in order to be used this season, this present allotment will hold until the 21st instant, on which date the entire surplus of 400,000 mail packages will be sent out, in accordance with existing law, to those persons "whose names and addresses have been furnished by Senators and Representatives in Congress, and who have not before during the same season been supplied by the Department." In case, then, some Members do not take their additional quotas, there will be an opportunity for others to get an additional supply. These will be forwarded in the order in which the franks are received, until the entire surplus is exhausted. For these reasons it will be necessary to receive all franks for the additional allotments before the close of business on Wednesday, May 20.

Very respectfully, yours,

CHAS. W. DABNEY, Jr.,
Acting Secretary.

Hon. REDFIELD PROCTOR,
Chairman Committee on Agriculture and Forestry,
United States Senate.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 261.

IN THE SENATE OF THE UNITED STATES.

MAY 18, 1896.—Laid on the table and ordered to be printed.

The VICE-PRESIDENT presented the following

LETTER FROM THE SECRETARY OF THE TREASURY RELATIVE TO SENATE BILL 3040, ENTITLED "A BILL TO PROTECT COMMERCE, AND FOR OTHER PURPOSES."

TREASURY DEPARTMENT,
OFFICE OF THE SECRETARY,
Washington, D. C., May 15, 1896.

SIR: I have the honor to acknowledge the receipt of a communication from the Committee on Commerce, inclosing a copy of Senate bill 3040, entitled "A bill to protect commerce, and for other purposes."

I have carefully examined the same and would state that under the act of August 30, 1890, the President has discretion to exclude from importation such products as he may deem advisable of foreign countries which discriminate against the importation to or sale therein of manufactures or products of the United States.

In section 1 of said Senate bill 3040, in lieu of the exclusion provided for by said act of August 30, 1890, the obligation is imposed upon the President of placing retaliatory duties upon such imports as he deems advisable from foreign countries which have increased their open or concealed export bounties upon their own produce above the rate existing January 1, 1895, or which have adopted discriminating duties upon United States produce and manufactures, said retaliatory duties to be equal in amount to the discriminating duties or to the amount of the increased export bounty or premium. Action in this direction is made imperative instead of discretionary, as in the act of August 30, 1890.

Section 2 of said Senate bill imposes upon the President the obligation of prohibiting entry into the United States of imports designated by him from foreign nations in cases where the importation of similar or other manufactured products or merchandise from the United States is prohibited by said countries.

After careful consideration of this bill, I am impelled to the conclusion that it will be impracticable for this Department to determine the excess of the direct or indirect bounty or premium on exports allowed by foreign countries over that in force January 1, 1895. Even if such determination could be successfully reached, it would be equally difficult to determine accurately and to impose increased duties equal to the amount of such excess of bounty or discriminating duty on goods possibly entirely different from those discriminated against by said foreign countries imported into the United States.

It would further be impossible to measure in terms of a duty on imported products the amount of the discriminating regulation or condition imposed upon vessels of the United States in foreign ports, as is provided for in section 1 of said Senate bill. Such discrimination upon vessels seems to me to be well met by the existing act of Congress of June 19, 1886.

While expressing no opinion as to the policy of enacting retaliatory duties and exactions, I would state emphatically that such duties or exactions should consist either of absolute prohibition, as under existing law, or of an enactment of a definite, fixed duty, not dependent as to amount upon the duty, bounty, or exaction levied abroad. In such cases the only question for the Department would be to determine as to the existence in fact of said bounty or duty. Even this determination has proven in the past most difficult.

The further requirement, however, of expressing the amount of the increased bounty or duty, in terms of a duty upon other products imported into the United States, would be impracticable.

I would further suggest that section 1, line 11, be amended by adding, after the word "merchandise," the words "imported into the United States."

Respectfully, yours, J. G. CARLISLE, *Secretary.*

The PRESIDENT OF THE SENATE.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 262.

IN THE SENATE OF THE UNITED STATES.

MESSAGE

FROM THE

PRESIDENT OF THE UNITED STATES,

TRANSMITTING,

In response to Senate resolution of May 9, a report of the Secretary of State, accompanied by copies of printed documents containing the information desired respecting the historical archives deposited in the Department of State.

MAY 16, 1896.—Laid on the table and ordered to be printed.

To the Senate:

I transmit herewith, in response to the resolution of the Senate dated the 9th instant, and addressed to the Secretary of State, a report of that officer, accompanied by copies of printed documents containing the information desired respecting the historical archives deposited in the Department of State.

GROVER CLEVELAND.

EXECUTIVE MANSION,
Washington, May 16, 1896.

The PRESIDENT:

The undersigned, Secretary of State, having received a resolution adopted by the Senate of the United States on May 9, 1896, in the following words—

Resolved, That the Secretary of State be, and he is hereby, directed to inform the Senate, at his earliest convenience, to what extent and under what conditions the historical documents deposited in the Department of State are accessible to students of American history—

has the honor to lay before the President copies of printed documents containing the desired information to the end that, if in the President's judgment not incompatible with the public interests, the same may be transmitted to the Senate in response to the resolution recited.

Respectfully submitted.

RICHARD OLNEY.

DEPARTMENT OF STATE,
Washington, May 16, 1896.

ACCOMPANIMENTS.

1. Bulletin of the Bureau of Rolls and Library, No. 1, September, 1893 (with reference to pages 5 and 6, "Access to the Manuscripts").
2. Special rules as to manuscripts deposited in the Bureau of Rolls and Library of the Department of State. (Circular for distribution.)
3. "The Historical Archives of the Department of State." From the Annual Report of the American Historical Association, 1894, being an extract from House Miscellaneous Document No. 91, Fifty-third Congress, third session, volume 17. (Covering the subject of the resolution, and with special reference to pages 281, 292, 293, and 294.)

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(1) ACCESS TO THE MANUSCRIPTS.

[From Bulletin No. 1 of the Bureau of Rolls and Library of the Department of State, pp. 5-6.

The privilege of access to the manuscript archives of the Department of State may be secured, so far as the facilities at command and the convenience of the office admit, upon application by letter to the Secretary of State. Applicants should describe as concisely and definitely as may be possible the papers they desire to consult, the scope of the examination contemplated, and the period of time during which they purpose to avail themselves of the permission, if accorded.

The privilege is to be exercised under the following—

SPECIAL RULES AS TO MANUSCRIPTS DEPOSITED IN THE BUREAU OF ROLLS AND LIBRARY OF THE DEPARTMENT OF STATE.

I. Persons to whom the privilege of consulting the manuscript archives of the Department of State is granted can exercise the permission only subject to the convenience of the Department, and the uninterrupted transaction of its business.

II. No manuscript shall, at any time, be taken out of the Department except by order in writing of the Secretary or an Assistant Secretary.

III. No manuscript shall be taken out of the Bureau of Rolls and Library, into any room of the Department, until a receipt in form and descriptive of the paper or volume be signed by the official taking the same, and delivered to the chief of the Bureau, or, in his absence, to the person in charge.

IV. No manuscript shall be detained from its place on the shelves of the Bureau of Rolls and Library after 4 p. m. of the day it shall have been taken; and no manuscript shall be taken from its place on the shelves by any others than the clerks in charge, except by special arrangement in exceptional circumstances.

V. The use of the indexes in the room in which the old archives are deposited is not permitted except through the clerks in charge.

VI. The privilege of consulting the manuscript archives does not include the use of the library. The latter privilege must be independently asked of the chief of the Bureau of Rolls and Library.

By order of the Secretary of State.

[Circular, for distribution.]

(2) SPECIAL RULES AS TO MANUSCRIPTS DEPOSITED IN THE BUREAU OF ROLLS AND LIBRARY OF THE DEPARTMENT OF STATE.

I. Persons to whom the privilege of consulting the manuscript archives of the Department of State is granted can exercise the permission only subject to the convenience of the Department and the uninterrupted transaction of its business.

II. No manuscript shall, at any time, be taken out of the Department except by order in writing of the Secretary or an Assistant Secretary.

III. No manuscript shall be taken out of the Bureau of Rolls and Library, into any room of the Department, until a receipt in form and descriptive of the paper or volume be signed by the official taking the same and delivered to the chief of the Bureau, or, in his absence, to the person in charge.

IV. No manuscript shall be detained from its place on the shelves of the Bureau of Rolls and Library after 4 p. m. of the day it shall have been taken; and no manuscript shall be taken from its place on the shelves by any others than the clerks in charge, except by special arrangement in exceptional circumstances.

V. The use of the indexes in the room in which the old archives are deposited is not permitted except through the clerks in charge.

VI. The privilege of consulting the manuscript archives does not include the use of the library. The latter privilege must be independently asked of the chief of the Bureau of Rolls and Library.

By order of the Secretary of State.

Any violation of the foregoing rules will be regarded as sufficient cause for the immediate withdrawal of the privilege granted.

[Extracts from H. Mis. Doc. No. 91, Fifty-third Congress, third session, vol. 17, pp. 281, 292–294.]

(3) XVII.—THE HISTORICAL ARCHIVES OF THE DEPARTMENT OF STATE.

By ANDREW HUSSEY ALLEN, Chief of the Bureau of Rolls and Library.

The historical archives deposited in the Department of State, by several acts of Congress, for preservation, and presumably with the purpose of ultimate publication, are regarded without material divergence of intelligent opinion as the most valuable collection of documents extant upon the early political history of the nation. But a lack of popular knowledge touching their volume, value, condition, and accessibility has within a few years by persistent fostering been developed into a serious misconception of the Department's purposes respecting their uses—a misconception which finally appeared last year in a public statement of the nature of an assault upon the Department by a prominent member of this association (formerly its president), untimely, unjustified, and further confusing the situation. The purpose of this paper, within the brief time and space allotted, is, at this, the earliest opportunity, to correct this misapprehension, so far as possible, first, by a statement of facts in contradiction, and secondly, by such assurances as incidental comment may convey.

These archives are virtually held in trust by the Department for the use of historical writers and students, and it is their devotion to that use with which their custodians are concerned.

* * * * * * *

The Department has no archivist who "has time to give to the needs of historical investigators," says Mr. Poole. On the contrary, the custodian of the manuscripts has time and has always had time to give to the needs of historical investigators, within reasonable bounds. These bounds are indicated in two passages of a letter of October 18, 1890, by the Second Assistant Secretary of State. He wrote:

> First. The Department can not undertake to do any part of the work of an editor nor compiler.
>
> Secondly. It neither has anyone who could properly take the responsibility of making any selection of papers for a private citizen, nor has it a sufficient force to enable it to copy the papers after selection has been made.

But copyists have been repeatedly, and are constantly, accommodated.

One of the functions of the Department of State conferred by the acts creating it an Executive Department is the care of the historical archives of the Continental Congress. That function has been continuously and is still exercised, according to the means provided, by a force trained to the custody and preservation of some of the most valuable archives of the Government—the laws of the United States since the foundation of the nation and the treaties with foreign powers since the treaty of February 6, 1778, with France.

I have said that the purpose of the Department of State was to make these papers accessible to historical investigators. With that purpose in view the Department is doing everything permitted by its resources. It can hardly with propriety be advertised in the newspapers, nor committed to a general circular of information to be distributed indiscriminately without solicitation. It has, however, during the past year been made known by the Bulletin, and earlier, presumably, through persons exercising the privilege of access. It has been obstructed during the same period by the newspaper assault recited, and by the paragraph in a report of the last annual meeting of this association already quoted. All adverse action, as I have suggested, is perhaps traceable to one source. But whether that be so or not, we may properly consider the apparent difference of motive. In its constitution this association declares that "its object shall be the promotion of historical studies." Mr. Poole's mistaken assertions were undoubtedly made from impersonal motives, with that object in mind. Beyond the revival of a personal attack upon a former custodian of the papers, the only evident object of the newspaper was a sensation. The newspaper charges, considered by an unbiased committee and disposed of, may safely be eliminated from further consideration here as an obstruction to the profitable uses of the archives.

The object of this association, so far as these precious papers are concerned, can just now be served better by the exercise of its influence for legislative action providing for the preservation and publication of the papers than by the suggestion or promotion of measures looking to the erection of a hall of records. Let that come later.

An augmentation of the force engaged in the work of preservation and enlargement of space by acquisition of one or two additional rooms are the pressing needs. Government building is slow; the completion of such a depository as a hall of records is somewhat remote, however desirable. The papers in their present condition can not be expected to survive time and wear indefinitely. They have not been dipped in the fountain of Ponce de Leon's quest; they can not be withheld from inspection, except when actually in the hands of the restorers. On the other hand, the work can not properly progress in haste. Experience and skill are essential to its adequate performance. It is hardly worth while to spend effort in combating extreme theories. These manuscripts can not be shuffled like cards nor rushed into print like a newspaper "extra."

Meanwhile access to them will continue to be asked and accorded without special favor, and with no further discrimination of individuals by the Department than that involved in a necessary ascertainment of the carefulness, responsibility, and good faith of the investigator, a discrimination which will probably debar only curiosity seekers and unaccredited persons, a class with which the custodians of the archives have had comparatively little or no acquaintance.

A comprehensive announcement on the subject of access has already been made in these terms by order of the Secretary of State:

The privilege of access to the manuscript archives of the Department of State may be secured, so far as the facilities at command and the convenience of the office admit, upon application by letter to the Secretary of State. Applicants should describe as concisely and definitely as may be possible the papers they desire to consult, the scope of the examination contemplated, and the period of time during which they purpose to avail themselves of the permission if accorded.

The privilege is to be exercised under the following—

SPECIAL RULES.

I. Persons to whom the privilege of consulting the manuscript archives of the Department of State is granted can exercise the permission only subject to the convenience of the Department and the uninterrupted transaction of its business.

II. No manuscript shall at any time be taken out of the Department except by order in writing of the Secretary or an Assistant Secretary.

III. No manuscript shall be taken out of the Bureau of Rolls and Library into any room of the Department until a receipt in form and descriptive of the paper or volume be signed by the official taking the same and delivered to the chief of the Bureau, or, in his absence, to the person in charge.

IV. No manuscript shall be detained from its place on the shelves of the Bureau of Rolls and Library after 4 p. m. of the day it shall have been taken; and no manuscript shall be taken from its place on the shelves by any others than the clerks in charge, except by special arrangement in exceptional circumstances.

V. The use of the indexes in the room in which the old archives are deposited is not permitted except through the clerks in charge.

VI. The privilege of consulting the manuscript archives does not include the use of the library. The latter privilege must be independently asked of the chief of the Bureau of Rolls and Library.

To deal practically with these historical papers this association should place itself in accord with the Department or direct its efforts to the modification or enlargement of existing official methods—whichever course may seem the wiser. It is not believed that any historical student has been deterred from seeking access to the archives by any other than exterior agents, of which, since the publication of its last annual report, the American Historical Association must be considered one. It is hardly necessary for me to add that it is not believed that Mr. Poole would have made the report he did make upon a condition of affairs respecting these papers as existing in 1893, had he or any reliable representative of his visited the Bureau of Rolls and Library within a year or two preceding the date of his statement, when the facts at first hand were obtainable and were not in agreement with his authority.

* * * * * * *

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 263.

IN THE SENATE OF THE UNITED STATES.

MAY 19, 1896.—Ordered to be printed.

Mr. ALLISON presented the following

CONFERENCE REPORT:

The committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H. R. 7664) making appropriations for sundry civil expenses of the Government for the fiscal year ending June 30th, 1897, and for other purposes, having met, after full and free conference have agreed to recommend and do recommend to their respective Houses as follows:

That the Senate recede from its amendments numbered 20, 26, 34, 36, 40, 41, 45, 46, 47, 49, 50, 51, 52, 58, 60, 75, 80, 81, 85, 86, 104, 107, 118, 121, 130, 148, 149, 151, 152, 153, 154, 158, 159, 184, 185, 186, 188, and 189.

That the House recede from its disagreement to the amendments of the Senate numbered 1, 5, 21, 27, 29, 30, 31, 35, 42, 43, 48, 53, 54, 55, 56, 59, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 77, 78, 79, 82, 83, 87, 88, 89, 90, 95, 99, 100, 101, 102, 105, 106, 108, 110, 113, 114, 116, 117, 119, 131, 132, 136, 137, 150, 155, 156, 157, 162, 163, 169, 176, 179, 180, 181, 182, and 183, and agree to the same.

Amendment numbered 33:

That the House recede from its disagreement to the amendment of the Senate numbered 33, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

Fire Island light-vessel, New York: For constructing, equipping, and outfitting, complete for service, a first-class steam light-vessel, with steam fog signal, forty thousand dollars; and the total cost of said steam light-vessel, with a steam fog signal, under a contract which is hereby authorized therefor, shall not exceed eighty thousand dollars.

And the Senate agree to the same.

Amendment numbered 37:

That the House recede from its disagreement to the amendment of the Senate numbered 37, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

San Francisco Harbor light-vessel: For constructing, equipping, and outfitting, complete for service, a first-class steam light-vessel, with steam fog signal, forty thousand dollars; and the total cost of said steam light-vessel, with a steam fog signal, under a contract which is hereby authorized therefor, shall not exceed eighty thousand dollars.

And the Senate agree to the same.

Amendment numbered 38:

That the House recede from its disagreement to the amendment of

the Senate numbered 38, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

Tender for the Second light-house district: For constructing, equipping, and outfitting, complete for service, a new steam tender for buoyage, supply, and inspection in the Second light-house district, Massachusetts, thirty-seven thousand five hundred dollars; and the total cost of said steam tender, under a contract which is hereby authorized therefor, shall not exceed seventy-five thousand dollars.

And the Senate agree to the same.

Amendment numbered 39:

That the House recede from its disagreement to the amendment of the Senate numbered 39, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

Tender for the Seventh and Eighth light-house districts: For constructing, equipping, and outfitting, complete for service, a new steam tender for buoyage, supply, and inspection in the Seventh and Eighth light-house districts, thirty-seven thousand five hundred dollars; and the total cost of said steam tender, under a contract which is hereby authorized therefor, shall not exceed seventy-five thousand dollars.

And the Senate agree to the same.

Amendment numbered 44:

That the House recede from its disagreement to the amendment of the Senate numbered 44, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert:

For constructing two revenue steamers of the first class, under the direction of the Secretary of the Treasury, for service on the Great Lakes, two hundred thousand dollars; and the total cost of said revenue steamers, under a contract which is hereby authorized therefor, shall not exceed two hundred thousand dollars each.

And the Senate agree to the same.

Amendment numbered 57:

That the House recede from its disagreement to the amendment of the Senate numbered 57, and agree to the same with an amendment as follows:

On page 27 of the bill, in line 3, strike out the following: "for extra engraving and drawing;" and the Senate agree to the same.

Amendment numbered 62:

That the House recede from its disagreement to the amendment of the Senate numbered 62, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *sixty-seven thousand dollars;* and the Senate agree to the same.

Amendment numbered 76:

That the House recede from its disagreement to the amendment of the Senate numbered 76, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and ten thousand dollars;* and the Senate agree to the same.

Amendment numbered 84:

That the House recede from its disagreement to the amendment of

the Senate numbered 84, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and thirty-one thousand dollars;* and the Senate agree to the same.

Amendment numbered 98:

That the House recede from its disagreement to the amendment of the Senate numbered 98, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following:

That the city of Bismarck, in the State of North Dakota, by and through its regular city council, shall have authority to use, upon lease from the Government by the Secretary of the Interior, Sibley Island, an island in the Missouri River near said city of Bismarck, for a public park: Provided, That nothing herein contained shall be construed to authorize the felling of timber on said island for sale or consumption, nor shall any timber be cut save for the purpose of improving or beautifying the grounds.

And the Senate agree to the same.

Amendment numbered 103:

That the House recede from its disagreement to the amendment of the Senate numbered 103, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *fifteen thousand dollars;* and the Senate agree to the same.

Amendment numbered 133:

That the House recede from its disagreement to the amendment of the Senate numbered 133, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *forty thousand dollars;* and the Senate agree to the same.

Amendment numbered 134:

That the House recede from its disagreement to the amendment of the Senate numbered 134, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *forty thousand dollars;* and the Senate agree to the same.

Amendment numbered 135:

That the House recede from its disagreement to the amendment of the Senate numbered 135, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *forty thousand dollars;* and the Senate agree to the same.

Amendment numbered 144:

That the House recede from its disagreement to the amendment of the Senate numbered 144, and agree to the same with an amendment as follows:

In line 1 of the matter inserted by said amendment strike out the word "For" and insert in lieu thereof the words *In full for*, and in lieu of the sum named in said amendment insert *one thousand five hundred dollars;* and the Senate agree to the same.

Amendment numbered 160:

That the House recede from its disagreement to the amendment of the Senate numbered 160, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two million four hundred and sev-*

enty thousand four hundred and seventy-eight dollars and seventy-five cents; and the Senate agree to the same.

Amendments numbered 164 and 165:

That the House recede from its disagreement to the amendments of the Senate numbered 164 and 165, and agree to the same with an amendment as follows:

Strike out all of the amended paragraph constituting lines 22 to 25, inclusive, on page 93 of the bill, and lines 1 to 4, inclusive, on page 94 of the bill, and insert in lieu thereof the following:

For payment of salaries, fees, and expenses of United States marshals and their deputies, one million dollars, to include payments for services rendered in behalf of the United States or otherwise.

And the Senate agree to the same.

Amendments numbered 166, 167, and 168:

That the House recede from its disagreement to the amendments of the Senate numbered 166, 167, and 168, and agree to the same with an amendment as follows:

Strike out the amended paragraph constituting lines 5, 6, and 7, on page 94 of the bill, and insert in lieu thereof the following:

For salaries of United States district attorneys and expenses of United States district attorneys and their regular assistants, two hundred and seventy-five thousand dollars.

And the Senate agree to the same.

Amendment numbered 170:

That the House recede from its disagreement to the amendment of the Senate numbered 170, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *eighty-five thousand dollars;* and the Senate agree to the same.

Amendment numbered 171:

That the House recede from its disagreement to the amendment of the Senate numbered 171, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two hundred and twenty thousand dollars;* and the Senate agree to the same.

Amendment numbered 172:

That the House recede from its disagreement to the amendment of the Senate numbered 172, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *two hundred and twenty-five thousand dollars;* and the Senate agree to the same.

Amendment numbered 173:

That the House recede from its disagreement to the amendment of the Senate numbered 173, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *five hundred and thirty-three thousand dollars;* and the Senate agree to the same.

Amendment numbered 174:

That the House recede from its disagreement to the amendment of the Senate numbered 174, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one million and sixty-six thousand dollars;* and the Senate agree to the same.

Amendment numbered 175:

That the House recede from its disagreement to the amendment of the Senate numbered 175, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *four hundred and sixty thousand dollars;* and the Senate agree to the same.

Amendment numbered 177:

That the House recede from its disagreement to the amendment of the Senate numbered 177, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *, and such payments shall be allowed the marshal in the settlement of his accounts with the United States;* and the Senate agree to the same.

Amendment numbered 178:

That the House recede from its disagreement to the amendment of the Senate numbered 178, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and fifty thousand dollars;* and the Senate agree to the same.

Amendment numbered 187:

That the House recede from its disagreement to the amendment of the Senate numbered 187, and agree to the same with an amendment as follows:

In lieu of the matter inserted by said amendment insert the following: *: Provided, That hereafter the reports of the Geological Survey in relation to the gauging of streams and to the methods of utilizing the water resources may be printed in octavo form, not to exceed one hundred pages in length and five thousand copies in number; one thousand copies of which shall be for the official use of the Geological Survey, one thousand five hundred copies shall be delivered to the Senate, and two thousand five hundred copies shall be delivered to the House of Representatives, for distribution;* and the Senate agree to the same.

Amendment numbered 191:

That the House recede from its disagreement to the amendment of the Senate numbered 191, and agree to the same with an amendment as follows:

In line 3 of the matter inserted by said amendment insert, after the word "company," the following: *to reimburse said company for expenses incurred and paid in connection with the Government building and exhibit;* and the Senate agree to the same.

The committee of conference have been unable to agree on the amendments of the Senate numbered 2, 3, 4, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 22, 23, 24, 25, 28, 32, 61, 91, 92, 93, 94, 96, 97, 109, 111, 112, 115, 120, 122, 123, 124, 125, 126, 127, 128, 129, 138, 139, 140, 141, 142, 143, 145, 146, 147, 161, and 190.

W. B. ALLISON,
EUGENE HALE,
A. P. GORMAN,
Managers on the part of the Senate.

J. G. CANNON,
E. J. HAINER,
JOSEPH D. SAYERS,
Managers on the part of the House.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 264.

IN THE SENATE OF THE UNITED STATES.

MAY 19, 1896.—Ordered to be printed.

Mr. HALE presented the following

CONFERENCE REPORT:

The committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H. R. 7542) making appropriations for the naval service for the fiscal year ending June 30, 1897, and for other purposes, having met, after full and free conference have agreed to recommend and do recommend to their respective Houses as follows:

That the Senate recede from its amendments numbered 23, 30, and 55.

That the House recede from its disagreement to the amendments of the Senate numbered 1, 3, 4, 5, 6, 7, 8, 9, 11, 12, 13, 14, 15, 16, 17, 19, 20, 21, 25, 26, 27, 28, 29, 31, 50, and 54, and agree to the same.

Amendment numbered 10:

That the House recede from its disagreement to the amendment of the Senate numbered 10, and agree to the same with an amendment as follows:

Add at the end of the matter inserted by said amendment the following:

And the Secretary of the Navy shall detail a clerk of class one to perform clerical services in the Navy Department necessary to carry on the work incident to this appropriation; and the Senate agree to the same.

Amendment numbered 18:

That the House recede from its disagreement to the amendment of the Senate numbered 18, and agree to the same with an amendment as follows:

Strike out the comma (,) after the word "laboratory" in line 3, page 22 of the bill, and restore the matter stricken out by said Senate amendment; and the Senate agree to the same.

Amendment numbered 22:

That the House recede from its disagreement to the amendment of the Senate numbered 22, and agree to the same with an amendment as follows:

Strike out, in lines 4 and 5 of said amendment, the words "made for the same," and insert in lieu thereof the word *completed;* and the Senate agree to the same.

Amendment numbered 24:

That the House recede from its disagreement to the amendment of the Senate numbered 24, and agree to the same with amendments as follows:

Strike out the words inserted by said amendment and insert in lieu

thereof the following, *at two thousand five hundred dollars each; one of English studies, history, and law (after thirty years' service), two thousand five hundred dollars*, and strike out, in lines 22 and 23, page 36 of the bill, the words "at two thousand five hundred dollars each;" and the Senate agree to the same.

On amendments numbered 2, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 51, 52, and 53, the committee of conference has been unable to agree.

EUGENE HALE,
M. S. QUAY,
A. P. GORMAN,
Managers on the part of the Senate.

C. A. BOUTELLE,
JNO. B. ROBINSON,
AMOS J. CUMMINGS,
Managers on the part of the House.

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54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 265.

IN THE SENATE OF THE UNITED STATES.

MAY 19, 1896.—Referred to the Committee on Appropriations and ordered to be printed.

Mr. WHITE presented the following

LETTER FROM THE ACTING SECRETARY OF THE TREASURY, TRANSMITTING REPORT OF THE AUDITOR OF THE WAR DEPARTMENT RELATIVE TO THE REAPPROPRIATION OF MONEY TO PAY CERTAIN CLAIMS OF THE STATE OF CALIFORNIA.

TREASURY DEPARTMENT, OFFICE OF THE SECRETARY,
Washington, D. C., May 5, 1896.

SIR: In reply to your communication of the 16th ultimo, asking to be informed as to the reappropriation of money to pay certain claims of the State of California, I have the honor to transmit herewith report of the Auditor of the War Department of the 1st instant, for your information.

Your communication and its inclosures are returned herewith as requested.

Respectfully yours,

S. WIKE,
Acting Secretary.

Hon. S. M. WHITE,
United States Senate.

TREASURY DEPARTMENT,
OFFICE OF AUDITOR FOR WAR DEPARTMENT,
Washington, D. C., May 1, 1896.

SIR: I have the honor to return the communication of Hon. Stephen M. White, United States Senate, dated the 15th ultimo, which was referred to this office on the 18th ultimo for report.

The letter suggests the reappropriation of a sufficient sum—$50,220.16—out of the unexpended balance of $169,470.24 (long since carried to the surplus fund) originally appropriated to pay California its expenses in Indian wars within the State subsequent to January 1, 1854, in order that it may now be used to liquidate certain Indian war claims, bonded and nonbonded—obligations accruing prior to January 1, 1854.

By act of March 2, 1861 (12 U. S. Stats., 199), $400,000, or so much thereof as shall be necessary, was appropriated to pay expenses incurred by California in certain expeditions against hostile Indians within the State in 1854, 1855, 1856, 1858, and 1859. The proper accounting officers found due the State under the act $229,987.67, which amount was paid June, 1863.

The balance, $169,470.24, was rejected as being excessive and unau-

thorized, and was on June 30, 1864, carried to the surplus fund on the books of the Treasury.

The fund provided by the acts of August 5, 1854 (10 U. S. Stats., 582, 583), and August 18, 1856 (11 U. S. Stats., 91), $924,259.65 for expenses incurred and obligations contracted in the suppression of Indian hostilities prior to January 1, 1854, has been entirely exhausted in the redemption by the United States of bonds issued by the State acts of February 15, 1851, and May 3, 1852.

It appears, however, that of the two series of State bonds, 196 of various denominations remain outstanding and unpaid, equal to a principal of $35,600, of which the State now holds 119, or $23,000, together with certain Comptroller's warrants, Treasurer's certificates, and other items, aggregating the sum of $50,220.16.

A full compilation and report was made by the Third Auditor in respect to California Indian war claims, in response to Senate resolution of December 19, 1889, and December 21, 1893 (vide Ex. Doc. 84, Senate, Fifty-third Congress, second session).

In respect to the outstanding California nonbonded State obligations, in the form of warrants and certificates and for expenses, printing, etc., placing the bonds on the market, the Third Auditor, in his report (Ex. Doc. No. 122, pages 6 and 7), said:

> These demands are so vaguely set out and so intermingled with the expenses of later wars that it is not possible to distinguish even what aggregates are supposed to pertain to the prior period. * * * except the fraction thereof representing costs of printing, etc., of the bonds, nothing indicates what kind of debts or expenses were, in fact, liquidated by such warrants or certificates. * * * To pay the expenses incurred by the State, in addition to assuming its bonds, would be to duplicate the payments. In no event should the United States recognize any demands of the character indicated.

I have nothing to add or suggest to the report by the Auditor as to the certificates, warrants, etc.

As to the bonds outstanding and unpaid, the Third Auditor, in his report, said:

> I hold that the United States should provide such additional fund as will complete the payment of the bonds and interest, and that the account between it and the State for expenses for Indian hostilities prior to January 1, 1854, or in any manner growing out of or pertaining thereto, should then be regarded as liquidated in full and forever closed; and I recommend that this condition be definitely expressed in any act making such appropriation.

While it might be proper to reappropriate the unexpended balance of $169,470.24, or any part thereof, for the purpose of paying claims subsequent to January 1, 1854, under the provision of the act of 1861, yet no part of said balance can legally be reappropriated for the payments of claims prior to January 1, 1854, however just the claims may be.

The fund provided for such purpose, under the acts of 1854 and 1861, has been entirely exhausted, and consequently I can not recommend the reappropriation of the sum suggested.

Respectfully yours,

F. STOBO FARROW, *Auditor.*

The SECRETARY OF THE TREASURY.

UNITED STATES SENATE,
Washington, D. C., April 15, 1896.

SIR: On March 2, 1861, Congress appropriated the sum of $400,000 in the act entitled "An act for the payment of expenses incurred in the

suppression of Indian hostilities in the State of California" (12 U. S. Stats., 199).

On page 8 of your report to the Senate on April 18, 1894 (Senate Ex. Doc. 84, Fifty-third Congress, second session), you reported that the sum of $230,529.76 of said appropriation has been expended on account of said California Indian war matter, leaving unexpended a balance of $169,470.24, which had been carried to the surplus fund on the books of the Treasury.

On page 23 of said Ex. Doc., taken from page 7 of your letter to the Senate of May 9, 1890 (Senate Ex. Doc. 122, Fifty-first Congress, first session), is recited as follows, to wit:

> I hold that the United States should provide such additional fund as will complete the payment of the bonds and interest, and that the account between it and the State for expenses for Indian hostilities prior to January 1, 1854, or in any manner growing out of or pertaining thereto should then be regarded as liquidated in full, and forever closed; and I recommend that this condition be definitely expressed in any act making such appropriation.

Wherefore I respectfully request to be informed by you whether your Department sees any objection to reappropriating out of said unexpended balance the sum of $50,220.16, with which to pay certain items of California Indian war claims, heretofore reported by you to the Senate in said Ex. Doc. No. 84, and hereinafter described as follows, to wit:

(1) The California Indian war bonds, issued under the act of the legislature of said State, approved May 3, 1852, and interest to the date of the maturity of said bonds, May 2, 1862, and recited as Exhibit No. 1, on pages 13 and 14 of said Ex. Doc. No. 84, and aggregating the sum of $35,491.10 (copy of which exhibit is hereto attached and made a part hereof).

(2) Amount necessary to pay the outstanding California nonbonded State obligation in the form of "State comptroller's warrants," etc., not heretofore paid by the United States, and to be duly accepted by the State of California as a finality therein, the sum of $11,449.73.

(3) Amount necessary to refund the State of California the money by her expended for "printing said bonds issued under said acts of 1851, 1852, 1853," etc., and not heretofore paid by the United States and now duly accepted by the State of California as a finality therein, the sum of $2,800 (as included in Schedule A, p. 23 of said Senate Ex. Doc. No. 84).

(4) The coupons detached from California Indian war bonds described as follows, to wit:

Coupons 3, 4, 5, bond No. 84, act May 3, 1853, $35 each, total	$105.00
Coupons 3, 4, 5, bond No. 183, act May 3, 1853, $35 each, total	105.00
Coupons 3, 4, 5, bond No. 194, act May 3, 1853, $35 each, total	105.00
Coupons 4, 5, bond No. 220, act May 3, 1853, $70 each, total	140.00
Coupon 3, bond No. 220, act May 3, 1853, $24.33, total	24.33
Making total aggregate of	479.33

and all of which last described coupons were heretofore filed in your Department for payment by the First National Bank of Washington, D. C., and not paid for want of sufficient appropriation.

RECAPITULATION.

Amount recited in item No. 1	$35,491.10
Amount recited in item No. 2	11,449.73
Amount recited in item No. 3	2,800.00
Amount recited in item No. 4	479.33
Making a total aggregate of	50,220.16

With your reply hereto, I respectfully request the return to me of this communication, and said Exhibit No. 1, and oblige,

Yours, very truly,

STEPHEN M. WHITE,
United States Senate.

The SECRETARY OF THE TREASURY,
Washington, D. C.

EXHIBIT NO. 1.—*List of 7 per cent bonds of 1852 held by the State.*

No. of bond.	Date of bond.	Amount of bond.	Interest to May 2, 1862 (maturity).	Total.
115	September 20, 1852	$100	$67.31	$167.31
297	January 5, 1854	100	58.27	158.27
298	.....do	100	58.27	158.27
299	.....do	100	58.27	158.27
300	.....do	100	58.27	158.27
301	.....do	100	58.27	158.27
303	January 17, 1854	100	58.03	158.03
304	January 19, 1854	100	57.96	157.96
307	January 27, 1854	100	57.84	157.84
308	.....do	100	57.84	157.84
309	.....do	100	57.84	157.84
310	January 30, 1854	100	57.78	157.78
311	January 31, 1854	100	57.76	157.76
312	.....do	100	57.76	157.76
313	.....do	100	57.76	157.76
314	February 1, 1854	100	57.75	157.75
315	February 7, 1854	100	57.64	157.64
316	.....do	100	57.64	157.64
317	February 18, 1854	100	57.42	157.42
318	February 28, 1854	100	57.24	157.24
319	.....do	100	57.24	157.24
320	.....do	100	57.24	157.24
321	.....do	100	57.24	157.24
322	March 22, 1854	100	56.77	156.77
323	.....do	100	56.77	156.77
327	March 29, 1854	100	56.64	156.64
328	.....do	100	56.64	156.64
330	March 31, 1854	100	56.60	156.60
351	April 20, 1854	100	56.23	156.23
352	.....do	100	56.23	156.23
360	April 28, 1854	100	56.07	156.07
361	.....do	100	56.07	156.07
362	.....do	100	56.07	156.07
363	.....do	100	56.07	156.07
364	.....do	100	56.07	156.07
365	.....do	100	56.07	156.07
367	.....do	100	56.07	156.07
368	.....do	100	56.07	156.07
369	.....do	100	56.07	156.07
377	May 23, 1854	100	55.59	155.59
378	.....do	100	55.59	155.59
379	.....do	100	55.59	155.59
382	June 5, 1854	100	55.35	155.35
385	July 20, 1854	100	54.48	154.48
387	July 31, 1854	100	54.26	154.26
388	.....do	100	54.26	154.26
389	.....do	100	54.26	154.26
392	August 11, 1884	100	54.07	154.07
393	.....do	100	54.07	154.07
395	August 24, 1854	100	53.81	153.81
396	August 26, 1854	100	53.78	153.78
397	September 2, 1854	100	53.66	153.66
399	September 14, 1854	100	53.43	153.43
408	December 30, 1854	100	51.36	151.36
410	July 9, 1855	100	47.69	147.69
411	.....do	100	47.69	147.69
412	.....do	100	47.69	147.69
414	August 1, 1855	100	47.26	147.26
415	.....do	100	47.26	147.26
421	August 15, 1855	100	46.99	146.99
422	.....do	100	46.99	146.99
423	.....do	100	46.99	146.99
424	August 17, 1855	100	46.96	146.96
425	.....do	100	46.96	146.96
426	August 28, 1855	100	46.73	146.73

EXHIBIT No 1.—*List of 7 per cent bonds of 1852 held by the State*—Continued.

No. of bond.	Date of bond.	Amount of bond.	Interest to May 2, 1862 (maturity).	Total.
427	April 3, 1856	$100	$42.56	$142.56
428	May 18, 1856	100	41.68	141.68
429	June 21, 1856	100	41.04	141.04
430	January 1, 1857	100	37.34	137.34
431	.....do	100	37.34	137.34
39	September 20, 1852	250	168.27	418.27
106	January 5, 1854	250	145.67	395.67
107	.....do	250	145.67	395.67
111	January 31, 1854	250	144.40	394.40
112	February 1, 1854	250	144.40	394.40
114	February 7, 1854	250	144.10	394.10
115	.....do	250	144.10	394.10
116	February 18, 1854	250	143.57	393.57
117	March 22, 1854	250	141.92	391.92
118	March 29, 1854	250	141.60	391.60
119	.....do	250	141.60	391.60
120	March 31, 1854	250	141.47	391.47
127	June 5, 1854	250	138.37	388.37
131	July 21, 1854	250	136.15	386.15
132	......do	260	136.15	386.15
133	......do	250	136.15	386.15
137	August 7, 1854	250	135.35	385.35
138	......do	250	135.35	885.35
144	September 2, 1854	250	134.16	384.16
147	September 14, 1854	250	133.57	383.57
148	......do	250	133.57	383.57
150	......do	250	133.57	383.57
157	January 4, 1855	250	128.20	378.20
158	......do	250	128.20	378.20
159	August 1, 1855	250	118.15	368.15
165	May 18, 1856	250	104.20	354.20
169	January 1, 1857	250	93.35	343.35
170	April 28, 1857	250	87.67	337.67
171	......do	250	87.67	337.67
172	......do	250	87.67	337.67
416	August 1, 1855	250	118.15	368.15
417	.....do	250	118.15	368.15
418	.....do	250	118.15	368.15
419	.....do	250	118.15	368.15
91	August 21, 1852	500	339.35	839.35
400	January 5, 1854	500	291.35	791.35
401	.....do	500	291.35	791.35
402	.....do	500	291.35	791.35
404	January 27, 1854	500	289.20	789.20
405	.....do	500	289.20	789.20
406	February 28, 1854	500	286.15	786.15
407	March 29, 1854	500	283.20	783.20
408	March 31, 1854	500	282.95	782.95
412	April 15, 1854	500	281.60	781.60
414	April 28, 1854	500	280.35	780.35
415	.....do	500	280.35	780.35
417	May 13, 1854	500	278.85	778.85
418	July 6, 1854	500	273.75	773.75
419	July 10, 1854	500	273.35	773.35
	Total	.....	12,491.10	35,491.10

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 266.

IN THE SENATE OF THE UNITED STATES.

MAY 20, 1896.—Ordered to be printed.

Mr. FRYE presented the following

CONFERENCE REPORT:

The committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H. R. 7977) making appropriations for the construction, repair, and preservation of certain public works on rivers and harbors, and for other purposes, having met, after full and free conference have agreed to recommend and do recommend to their respective Houses as follows:

That the Senate recede from its amendments numbered 20, 36, 38, 48, 49, 67, 69, 73, 74, 75, 80, 83, 104, 118, 126, 138, 139, 142, 157, 158, 160, 172, 207, 208, 222, 223, 250, 251, 333, 385.

That the House recede from its disagreement to the amendments of the Senate numbered 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 39, 40, 41, 42, 43, 44, 46, 47, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 68, 70, 72, 78, 79, 81, 82, 84, 85, 88, 89, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 105, 106, 112, 113, 114, 115, 116, 117, 119, 120, 121, 122, 123, 124, 125, 127, 129, 131, 133, 134, 135, 140, 141, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 159, 161, 162, 163, 164, 165, 166, 168, 169, 170, 171, 173 (but to be inserted at the end of the item for the Potomac River, instead of that for the Appomattox River, as erroneously printed), 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 200, 201, 202, 203, 205, 206, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 246, 247, 248, 252, 253, 254, 255, 256, 257, 258, 261, 262, 263, 264, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 325, 326, 327, 328, 329, 330, 331, 332, 334, 335, 336, 337, 338, 339, 340, 341, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 377, 378, 379, 380, 381, 382, 384, 387, 388, 389, 390, 391, 392, and agree to the same.

Amendment numbered 37:

That the House recede from its disagreement to the amendment of the Senate numbered 37, and agree to the same with an amendment as follows:

In lieu of the language proposed to be inserted insert the following: *And provided further, That in making such contracts the Secretary of War shall not obligate the Government to pay in any one fiscal year, begin-*

ning July first, eighteen hundred and ninety-seven, more than twenty-five per centum of the whole amount authorized to be expended; and the Senate agree to the same.

Amendment numbered 45:

That the House recede from its disagreement to the amendment of the Senate numbered 45, and agree to the same with an amendment as follows:

In lieu of the language stricken out insert the two following paragraphs:

For the purpose of strengthening and improving the bulkheads and pier along the property belonging to the estate of J. P. Robinson, which abuts on the channel known as Gowanus Creek Channel, the said estate of J. P. Robinson, its heirs, their successors or assigns, are hereby authorized to construct and maintain the bulkhead distant thirty feet southerly from the present bulkhead line, beginning four hundred and seventy feet from the southerly side of Bryant street and the easterly side of Court street, and said bulkhead shall then continue westerly parallel with the present bulkhead to a point distant forty-five feet from the present easterly line of the pier at present owned by the estate of J. P. Robinson, and extending thence southerly in a straight line distant forty-five feet from said pier line to the present bulkhead line continued, a distance of about three hundred and ninety-three feet.

Improving Gowanus Creek Channel, New York, by deepening the same to twenty-six feet at mean low water, from the foot of Percival street to its junction with the Red Hook Channel, twenty-five thousand dollars.

And the Senate agree to the same.

Amendment numbered 50:

That the House recede from its disagreement to the amendment of the Senate numbered 50, and agree to the same with an amendment as follows:

In lieu of the language stricken out, insert the following paragraph:

Improving harbor at Mamaroneck, New York: Continuing improvement, in accordance with report of Chief of Engineers, eighteen hundred and eighty-seven, ten thousand dollars.

And the Senate agree to the same.

Amendment numbered 71:

That the House recede from its disagreement to the amendment of the Senate numbered 71, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *twenty thousand dollars;* and the Senate agree to the same.

Amendment numbered 76:

That the House recede from its disagreement to the amendment of the Senate numbered 76, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one million dollars*, and strike out the words "recommended in said;" and the Senate agree to the same.

Amendment numbered 77:

That the House recede from its disagreement to the amendment of the Senate numbered 77, and agree to the same with an amendment as follows:

Strike out the word "report," proposed to be inserted; and the Senate agree to the same.

Amendments numbered 86 and 87:

That the House recede from its disagreement to the amendments of the Senate numbered 86 and 87, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *eighty thousand dollars;* and strike out all the remainder of the paragraph, being the proviso, including amendment numbered 87; and the Senate agree to the same.

Amendment numbered 90:

That the House recede from its disagreement to the amendment of the Senate numbered 90, and agree to the same with an amendment as follows:

After the word "improvement," in the second line of the paragraph, strike out the word "fifty" and insert *seventy-five;* and after the word "million," in the seventh line of the paragraph, insert the words *and fifty thousand;* and the Senate agree to the same.

Amendments numbered 107, 108, 109, 110, and 111:

That the House recede from its disagreement to the amendments of the Senate numbered 107, 108, 109, 110, and 111, and agree to the same with an amendment as follows:

Strike out the entire paragraph and insert in lieu thereof the following paragraph:

Improving harbor at Manistee, Michigan: Continuing improvement and dredging the interior channel, fifteen thousand dollars, and all moneys heretofore appropriated and now unexpended may be used for dredging such interior channel at the discretion of the Secretary of War. Any limitations on such former appropriations are hereby repealed.

And the Senate agree to the same.

Amendment numbered 128:

That the House recede from its disagreement to the amendment of the Senate numbered 128, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *twenty thousand dollars;* and the Senate agree to the same.

Amendment numbered 136:

That the House recede from its disagreement to the amendment of the Senate numbered 136, and agree to the same with an amendment as follows:

Restore the language proposed to be stricken out, and at the end of it insert the following: *if in the opinion of the Secretary of War the interests of commerce demand such expenditure;* and the Senate agree to the same.

Amendment numbered 137:

That the House recede from its disagreement to the amendment of the Senate numbered 137, and agree to the same with an amendment as follows:

From the language proposed to be striken out except the words "ten thousand dollars"; and the Senate agree to the same.

Amendment numbered 167:

That the House recede from its disagreement to the amendment of the Senate numbered 167, and agree to the same with an amendment as follows:

In the twelfth line of the language proposed to be inserted strike

out the word "but" after the word "Point," and insert in lieu thereof the word *until;* and in the fourteenth line of said proposed language strike out the words "through the Secretary to the next Congress," and insert in lieu thereof the words *to the Secretary of War on the first Monday in December of the current year;* and at the end of the language proposed insert the following:

And the Secretary of War is hereby authorized to carry out the recommendations of said board, and to modify the present contract, if necessary, and adjust any loss with the contractor occasioned by the provisions of this act, and to pay the same out of the appropriation under which the said contract was made; also to expend the additional sum of twenty-five thousand dollars, in his discretion, for such dredging as may be necessary for the maintenance of channels from the mouths of the Appoquinimink River and Blackbird Creek to the channel of the Delaware River through the dike now being constructed from Reedy Island to Liston Point for the improvement of the Delaware.

And the Senate agree to the same.

Amendment numbered 185:

That the House recede from its disagreement to the amendment of the Senate numbered 185, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *ten thousand dollars;* and the Senate agree to the same.

Amendment numbered 199:

That the House recede from its disagreement to the amendment of the Senate numbered 199, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *twenty thousand dollars;* and the Senate agree to the same.

Amendment numbered 204:

That the House recede from its disagreement to the amendment of the Senate numbered 204, and agree to the same with an amendment as follows:

Restore the language proposed to be stricken out, and in the next to the last line of the same strike out the word "dams" and insert in lieu thereof the word *locks;* and the Senate agree to the same.

Amendment numbered 245:

That the House recede from its disagreement to the amendment of the Senate numbered 245, and agree to the same with an amendment as follows:

After the word "war," in the fourth line of the language proposed to be inserted, insert the following: *not exceeding fifty thousand dollars, or so much thereof as may be necessary;* and after the word "river," in the following line, strike out the words "such amounts as may be necessary," and insert in lieu thereof the word *and;* and the Senate agree to the same.

Amendment numbered 248:

That the House recede from its disagreement to the amendment of the Senate numbered 248, and agree to the same with an amendment as follows:

After the word "otherwise," proposed to be inserted, insert the words *not exceeding fifty thousand dollars, or so much thereof as may be necessary;* and the Senate agree to the same.

Amendment numbered 249:

That the House recede from its disagreement to the amendment of the Senate numbered 249, and agree to the same with an amendment as follows:

In the language proposed to be inserted strike out the words "such amounts as may be necessary"; and the Senate agree to the same.

Amendment numbered 259:

That the House recede from its disagreement to the amendment of the Senate numbered 259, and agree to the same with an amendment as follows:

After the word "dollars," at the end of the first proviso, insert the words *exclusive of the amount herein appropriated;* and the Senate agree to the same.

Amendment numbered 260:

That the House recede from its disagreement to the amendment of the Senate numbered 260, and agree to the same with an amendment as follows:

Before the word "obtaining," next preceding the words proposed to be inserted, insert the word *ultimately;* and the Senate agree to the same.

Amendment numbered 265:

That the House recede from its disagreement to the amendment of the Senate numbered 265, and agree to the same with an amendment as follows:

Strike out of the language proposed to be inserted all after the word "commission" and insert in lieu thereof the following: *For the purpose of improving the channel by preventing erosion of the banks, not exceeding seventy thousand dollars at Omaha and Council Bluffs, or so much thereof as may be necessary; at Rocheport, not exceeding fifty thousand dollars, or so much thereof as may be necessary; at Glasgow, and for protecting the shore line above Glasgow from the foot of Bowling Green Bend to the head of Harrisons Island, not exceeding eighty thousand dollars, or so much thereof as may be necessary; at Miami, not exceeding sixty-five thousand dollars, or so much thereof as may be necessary; at Saint Charles, not exceeding fifty thousand dollars, or so much thereof as may be necessary; at and near the mouth of the Little Blue, in Jackson County, Missouri, not exceeding twenty thousand dollars, or so much thereof as may be necessary; on the banks of the river opposite Leavenworth and Atchison, not exceeding fifteen thousand dollars at each of said localities, or so much thereof as may be necessary; at Nebraska City, not exceeding twenty-five thousand dollars, or so much thereof as may be necessary: Provided, That the commission may also expend such amounts as may be absolutely necessary at any time in the improvement of the channel by preventing erosion of the banks at other harbors and localities on the river;* and the Senate agree to the same.

Amendment numbered 280:

That the House recede from its disagreement to the amendment of the Senate numbered 280, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and fifty thousand dollars;* and strike out all of the proposed language following said sum, being the proviso; and the Senate agree to the same.

Amendment numbered 297:

That the House recede from its disagreement to the amendment of

the Senate numbered 297, and agree to the same with an amendment as follows:

In lieu of the sum proposed insert *one hundred and fifty thousand dollars;* strike out all of the first proviso proposed, and strike out the word "*further*," after the word "*Provided*," in the second proviso; and the Senate agree to the same.

Amendment numbered 308:

That the House recede from its disagreement to the amendment of the Senate numbered 308, and agree to the same with an amendment as follows:

In lieu of the section proposed to be inserted insert the following:

SEC. 6. That the Secretary of War is hereby authorized and directed to cause to be made and transmitted to the first session of the Fifty-fifth Congress a compilation giving a complete list of all the preliminary examinations that have heretofore been made, date of report, with a statement as to each, whether favorable or unfavorable for survey; also a complete list of all surveys that have heretofore been made, with a statement as to each, whether favorable for adoption or unfavorable, and date of report, amount recommended for completion and amount recommended for each, to be expended during the fiscal year beginning July first, eighteen hundred and ninety-eight, by both the Chief of Engineers and the engineer in charge; also a complete list of all projects now under construction or maintenance, together with the year when adopted, and if modified, when; the total amount expended on each project and estimate of amount required to complete the same, and amount recommended by the Chief of Engineers and by the engineer in charge to be expended during the fiscal year beginning July first, eighteen hundred and ninety-eight, the amount appropriated for each project by this act, making reference to the report of the Chief of Engineers where report of each project is given, together with a statement containing the amount of the unexpended balance to the credit of each project July first, eighteen hundred and ninety-seven, whether under construction, work suspended, or appropriation made and work not commenced; also the total amounts appropriated heretofore for the improvement and maintenance of the rivers, and the total amounts heretofore appropriated for the improvement and maintenance of harbors in each river and harbor act; also the total amount of appropriation, by States, for the improvement of rivers and harbors.

And the Senate agree to the same.

Amendment numbered 324:

That the House recede from its disagreement to the amendment of the Senate numbered 324, and agree to the same with an amendment as follows:

In lieu of the language stricken out insert the following:

The Secretary of War is hereby directed to cause to be made accurate examinations and estimates of cost of construction of a ship canal, by the most practicable route, wholly within the United States, from the Great Lakes to the navigable waters of the Hudson River, of sufficient capacity to transport the tonnage of the lakes to the sea.

And the Senate agree to the same.

Amendment numbered 360:

That the House recede from its disagreement to the amendment of the Senate numbered 360, and agree to the same with an amendment as follows:

In lieu of the language proposed to be inserted insert the following:

Delaware River, with a view to obtaining a channel six hundred feet wide

and thirty feet deep from a point at or near the city of Philadelphia to the deep water of Delaware Bay.

And the Senate agree to the same.

Amendment numbered 375:

That the House recede from its disagreement to the amendment of the Senate numbered 375, and agree to the same with an amendment as follows:

In addition to the language proposed insert the following new paragraph:

Removal of dam in upper Allegheny, near Corydon, and all the dams on the Conewango Creek, and the rapids at or near Waterboro in the Conewango Creek, a tributary of the Allegheny River.

And the Senate agree to the same.

Amendment numbered 376:

That the House recede from its disagreement to the amendment of the Senate numbered 376, and agree to the same with an amendment as follows:

After the language proposed to be inserted insert the following paragraph:

Gowanus Creek, with a view of obtaining a depth of thirty feet at mean low water.

And the Senate agree to the same.

Amendment numbered 383:

That the House recede from its disagreement to the amendment of the Senate numbered 383, and agree to the same with an amendment as follows:

In the line after the language proposed to be inserted strike out the word "from" before the word "modified," and insert in lieu thereof the word *for;* and the Senate agree to the same.

Amendment numbered 386:

That the House recede from its disagreement to the amendment of the Senate numbered 386, and agree to the same with an amendment as follows:

After the word "refuge," in the next paragraph but one preceding, insert a new paragraph as follows:

Inner harbor at Point Judith Pond.

And the Senate agree to the same.

Amendments numbered 130, 132, and 342:

The committee of conference have been unable to agree on the amendments of the Senate numbered 130, 132, and 342.

WM. P. FRYE,
M. S. QUAY,
G. G. VEST,
Managers on the part of the Senate.

W. B. HOOKER,
BINGER HERMANN,
T. C. CATCHINGS,
Managers on the part of the House.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT, No. 267.

IN THE SENATE OF THE UNITED STATES.

MAY 20, 1896.—Laid on the table and ordered to be printed.

Mr. PROCTOR presented the following

LETTER FROM THE ACTING SECRETARY OF AGRICULTURE RELATIVE TO A BILL FOR THE FURTHER PREVENTION OF CRUELTY TO ANIMALS IN THE DISTRICT OF COLUMBIA.

UNITED STATES DEPARTMENT OF AGRICULTURE,
OFFICE OF THE SECRETARY,
Washington, D. C., May 8, 1896.

DEAR SENATOR: I have the honor to invite your attention to certain provisions of the bill, S. 1552, and of a substitute which, I am informed, the Committee on the District of Columbia have decided to report favorably. The bill is entitled "A bill for the further prevention of cruelty to animals in the District of Columbia." The principal purpose of the bill, as disclosed by its several sections, is to restrict and prohibit the experiments upon animals which are required for scientific investigations into the nature and cure of diseases. As the Bureau of Animal Industry of this Department is charged by law with the duty of investigating and controlling animal diseases, and as it has made and is making more extensive investigations of said diseases than any other institution in the United States, the work of said Bureau would be directly and seriously affected by legislation such as is proposed in this measure. The bill, while ostensibly local legislation, would affect principally the work of the Executive Departments, and more particularly the scientific investigations of the Department of Agriculture.

The investigations which the Bureau of Animal Industry has made have been so successful as to attract the attention of the scientific world, and they have required constant experimentation upon animals. Some of these experiments have been painful to the animals operated upon, but they have been in charge of scientific and humane persons who have exerted themselves to prevent any unnecessary suffering. Such experiments which are intended to supply the knowledge required for protecting our domestic animals from disease, and for securing a food supply from them uncontaminated by disease, and which also contribute to the prevention and cure of human maladies, are less subject to the charge of cruelty, even though they cause pain, than are the ordinary practices of emasculation, branding, and slaughtering, all of which are countenanced for economic reasons and cause more pain than do scientific experiments. So long as we admit that an animal may be caused to suffer the intense pain of castration in order that it may be more economically raised and better suited for the service of man or for

the production of edible meat, and so long as we admit that animals may be killed by painful processes to supply us with food, it is inconsistent to say that they can not be used in experiments necessary for the advancement of knowledge, the relief of suffering, and the saving of property and life.

The first investigations of this kind which this Department was directed by Congress to make related to the diseases of swine, and these investigations have been continued until those diseases which cause the principal losses are well understood and can be controlled by the application of proper measures.

The Bureau of Animal Industry was established principally to avert the great danger which threatened our cattle industry, from the existence on our territory of that cattle plague known as the contagious pleuro-pneumonia of bovine animals. Other countries had struggled with it in vain, but it had never up to that time been eradicated from any country in which it had gained a considerable distribution. The nature of the disease and the best methods of controlling it were imperfectly understood. The experiments made here upon animals gave sufficient information, however, to enable those charged with the work to mark out a systematic and scientific plan of operations which led to the complete eradication of the disease in less than five years. Although four years have passed since this work was completed, the predictions of the scientists have been fulfilled to the letter, and no cases of the disease have been found during that time. Previous to this work being undertaken the disease had existed constantly and extensively for more than forty years, and many persons had become so accustomed to it that they freely predicted its immediate reappearance, even if it was stamped out.

Another great work which the Bureau has done by experimenting upon animals is the elucidation of the nature, the mode of dissemination, and the means of preventing the disease known as Texas fever of cattle. This disease was causing enormous losses to farmers by death of their stock, was demoralizing the cattle industry of a number of Western States and Territories, and was causing such fatality among cattle en route to foreign countries that the propriety of admitting our animals was questioned, and the insurance during the summer months was advanced to 10 per cent of the value of the animals. Now all of this has been changed; outbreaks of Texas fever in this country are rare and unimportant, and the insurance on export cattle has been reduced to 1 per cent or less.

These are only a small part of the results accomplished by the Bureau of Animal Industry through this kind of experimentation. Such researches are difficult, and they are only successfully conducted where the conditions are favorable and where the investigators are stimulated by friendly encouragement and support. It may be safely said that under hostile legislation, classifying such experiments as a form of cruelty, surrounding them with numerous limitations and restrictions, subjecting the experimenter to the espionage of intolerant inspectors, and threatening him with excessive penalties for infractions of any one of the many requirements, the success which we now point to with pride would not have been achieved.

There are still many problems relating to animal diseases which must be investigated and solved by this class of experiments before the animal industry can yield to our farmers an adequate return. Agriculture demands and should receive all the assistance which can be given to it by the most advanced scientific methods employed under

the most favorable conditions. We find to-day many of the dairy herds affected to the extent of 70 to 90 per cent with tuberculosis; we find the swine fed upon the refuse milk of such dairies affected with the same disease, and we have every reason to believe that much of the tuberculosis in people comes from the same source. Is the Bureau of Animal Industry to be interrupted and hampered in its study of this and other diseases by legislation alleged to be for the prevention of cruelty to animals when the promoters of this legislation have failed to show that any improper experimentation has been conducted or is likely to be conducted in the District of Columbia?

It appears that this bill (S. 1552) was formulated by the antivivisection committee of the Washington Humane Society (Annual Report, 1895, p. 24), and I am informed that a substitute bill has more recently been proposed by the said antivivisection committee. An examination of the supposed substitute does not, however, disclose any material modification of the provisions existing in the original bill. Both have evidently been drawn by persons hostile to scientific investigations which must be made through experimentation upon animals. The sentiment of the society which procured the drafting of these bills is well summarized in the report of its president for the year 1894. He said:

> The subject of vivisection [experiments upon animals] has been frequently before your executive committee during the past year, and but one sentiment has been expressed, viz, that of utter abhorrence and condemnation of the inhuman practice which, according to the oft-expressed opinion of the best physicians and surgeons, is of no practical value to science or medicine (p. 18).

It is not surprising that people holding such views should endeavor to graft them upon the legislation of the country, and we must bear in mind the fact that those who drafted these bills are hostile to experimentation, and desire to abolish rather than to regulate it.

1. The bill provides that hereafter no person shall perform on a living animal any experiment calculated to give pain to such animal, and it makes any person guilty of an offense who performs or takes part in any such experiment which is not made strictly in accordance with the provisions of the bill, and for such offense, if the first, he is liable to the excessive penalty of $150 fine; or, if the second offense, he is liable to a fine of $300, or to imprisonment for a period not exceeding six months. These extreme penalties would discourage investigators; they would cause hesitation and delay in the performance of necessary experiments, for no one would enter upon a series of researches until he had satisfied himself that he could carry them through without even a technical violation of the act, and that he could satisfy even unfriendly inspectors that there was no technical violation. Such hesitation and delay is fatal to experimental work of the character performed in this Department. It often requires months to find material which can be used for the investigation of a given disease. Such material is perishable, and when found must be used at once; the experiments for which it is suitable must be immediately planned and executed, otherwise the valuable material is lost. Hence the desirability of leaving investigators free from unnecessary restrictions.

2. It is provided that such experiment must be performed with a view to the advancement by new discovery of physiological knowledge, or of knowledge which will be useful for saving or prolonging life or alleviating suffering; that is to say, it forbids all experimentation to confirm the results obtained by others, or to determine whether their results are exactly accurate, or whether such conclusions apply under the conditions which obtain in this country. This provision at once

prohibits a large part of the necessary experimental work of this Department, and would seriously cripple the remainder. Every experiment becomes an offense which does not lead to an immediate practical result. It so happens, however, that no one experiment can give such results except in extraordinary cases. Science is built up by degrees; we progress a step at a time, and many experiments must be made to determine the facts in the case before we can foresee the results. If the experimenter must stop to consider whether he can demonstrate to the satisfaction of a court that each individual experiment was "performed with a view to the advancement by new discovery of physiological knowledge, or of knowledge which will be useful for saving or prolonging life or alleviating suffering," it is not likely that he will accomplish much by his work.

3. "The experiment must be performed by a person holding such license from the Commissioners of the District of Columbia as in this act mentioned." The substitute bill adds the words "or by a duly authorized medical officer of the Government of the United States or of the District of Columbia." The provision in each bill is objectionable. The first-mentioned bill makes the work of this Department dependent upon the action of the Commissioners of the District of Columbia, and would allow these Commissioners to dictate as to the persons who should be employed in this scientific work. The substitute bill allows experiments to be performed by a duly authorized medical officer of the Government of the United States without a license. This would still exclude a large proportion of our men engaged in experimental work, who, while graduates in science and perfectly competent, could not be considered medical officers. It appears from an examination of the records that some of our best men in the past would not have been allowed to serve under this provision.

4. The bill provides that—

Notwithstanding anything in this act contained, no experiment calculated to give pain shall be performed on a dog or cat except upon such certificate being given as in this act mentioned, stating, in addition to the statements hereinbefore required to be made in such certificate, that for reasons specified in the certificate the object of the experiment will be necessarily frustrated unless it is performed on an animal similar in constitution and habits to a cat or dog, and no other animal is available for such experiment; and an experiment calculated to give pain shall not be performed on any horse, ass, or mule, except on such certificate being given as in this act mentioned, that the object of the experiment will be necessarily frustrated unless it is performed on a horse, ass, or mule, and that no other animal is available for such purpose.

Section 7 provides—

That any application for a license under this act, and for a certificate to be given as in this act mentioned, must be signed by three physicians duly licensed to practice and actually engaged in practicing medicine in the District of Columbia, and also by a professor of physiology, medicine, anatomy, medical jurisprudence, materia medica, or surgery in the medical department of any duly established reliable school or college in the District of Columbia: *Provided*, That when any person applying for a certificate under this act is himself one of the persons authorized to sign such certificate, the signature of some other of such persons shall be substituted for the signature of the applicant.

* * * * * * *

A copy of any certificate under this section shall be forwarded by the applicant to the Commissioners of the District, but shall not be available until one week after a copy has been so forwarded.

The Commissioners of the District may at any time disallow or suspend any certificate given under this section.

These provisions prevent the use of five species of animals in experiments, except upon special certificate being given. The form of this certificate and the manner in which it is to be obtained or given are

indefinite, and it can not be clearly understood, from the language of the bill, what kind of a certificate is intended. The fact that an application for a certificate must be signed by three physicians and by a professor in a medical college makes the work of an Executive Department of the United States Government dependent again in this instance not only upon the Commissioners of the District but upon the action of individuals in the District of Columbia who have no connection either with the United States Government or the District Government. Such a provision is, I believe, unprecedented in legislation affecting the Executive Departments.

The language quoted makes it plain that a certificate must be given for each experiment, or certainly for each series of experiments, made upon any of the animals mentioned. As these certificates are not available until one week after a copy has been forwarded to the Commissioners of the District, experiments upon these animals are practically prohibited. As before explained, experiments can not be planned or performed until the material to be used in such experiments is obtained, and such material being perishable a delay of a week would lead to its total loss, and thus prevent the experiment being carried out. This refers to experiments with contagious diseases or with animal parasites which are the principal ones conducted under the direction of the Bureau of Animal Industry.

All investigation concerning the diseases of horses, asses, and mules would practically be stopped by the proposed legislation and the testing of horses with mallein to determine if they are affected with glanders would only be possible after a week's delay to obtain a certificate.

5. It is provided in section 4 of the bill that a license shall not be granted to any person under the age of 25 years, unless he be a graduate from a medical college duly authorized to practice medicine in the District of Columbia.

This provision effectually excludes from experimentation any graduate in science under 25 years of age, unless he is duly authorized to practice medicine in the District of Columbia. It would at once stop some of the experiments now in progress, and if it had been enforced in past years would have prevented a large proportion of our scientific employees from doing this class of work. Taken in connection with paragraph *b*, of section 2, which provides that experiments must be performed by persons holding a license from the Commissioners of the District, or by a duly authorized medical officer of the Government of the United States or of the District of Columbia, it is readily seen that young men, graduates in zoology, or in other collateral sciences, could not make experiments even if they were competent and in the service of an Executive Department of the Government.

6. The bill also provides that the Commissioners of the District may direct any person performing such experiments under this act from time to time to make reports to them of the result of such experiments, in such form and with such details as the said Commissioners may require. The substitute bill makes this report cover the methods employed as well as the results of the experiments. This provision is objectionable, because it makes the employees of an Executive Department subject to the directions of the Commissioners of the District in making their reports. It permits reports to be called for before the investigations are completed, and the official work of these experts might be stopped at any time by a demand from the Commissioners for a report as to the methods being employed and results of the experiments.

I would respectfully suggest that it is improper, and not in accordance with precedent, for the employees of an Executive Department of the Government to report directly to the Commissioners of the District. Their report should be made to the head of the Department, and if any report is to be made to the Commissioners it should be made by, or transmitted through, the head of the Department. Even this would be objectionable, as the scientific work of the Departments should not in any way be subject to or dependent upon the local authorities.

It is provided in section 6—

That the Commissioners of the District shall cause all registered places to be from time to time visited by inspectors, without previous notice, for the purpose of securing compliance with the provisions of this act, and shall appoint and authorize an agent of the Washington Humane Society to make such inspection, and may also appoint such special inspectors as they may think fit, either permanently or temporarily, who may be willing to act as such inspectors gratuitously.

The substitute bill provides—

That the President of the United States shall cause all places where experiments on living vertebrate animals are carried on in the District of Columbia to be from time to time visited and inspected, without previous notice, for the purpose of securing compliance with the provisions of this act, and to that end shall appoint four inspectors, who shall serve without compensation, and who shall have authority to visit and inspect the places aforesaid, and who shall report to the President of the United States from time to time the results of their observations therein, which shall be made public by him.

It must be plain that the results of all of these limitations and restrictions and of this espionage will be the prevention of scientific research rather than its regulation. As long as this Department is directed by Congress to make investigations of animal diseases and to provide for their suppression and control, the Department should be left free to carry on such work in such manner as may seem best to the Secretary of Agriculture in order to attain the end in view. The Department must always be under the direction of responsible officers who may be called upon by the President at any time for information, and a board of inspection composed of persons not in the Government service and who serve gratuitously is not needed and would not be in the interest of efficient service.

If the legislation already enacted for the prevention of cruelty to animals in the District of Columbia is shown to be insufficient for this purpose and additional legislation is thought desirable, this legislation should be so framed as not to affect the Executive Departments of the United States Government, and under no circumstances should local legislation be allowed to interfere with, demoralize, or prohibit the important scientific investigations which are specifically authorized by Congress for the benefit of the great agricultural industry of the whole country.

Very respectfully,

CHAS. W. DABNEY, JR.,
Acting Secretary.

Hon. REDFIELD PROCTOR,
Chairman Committee on Agriculture and Forestry,
United States Senate.

O

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 269.

IN THE SENATE OF THE UNITED STATES.

APRIL 21, 1896.—Referred to the Committee on Commerce and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ASSISTANT SECRETARY OF WAR, TRANSMITTING REPORT OF THE CHIEF OF ENGINEERS, UNITED STATES ARMY, SUBMITTING ESTIMATED COST FOR THE CONSTRUCTION OF THE WATERWAY CONNECTING THE WATERS OF PUGET SOUND, AT SALMON SOUND, WITH LAKES UNION AND WASHINGTON; ALSO REPORT OF CAPT. THOMAS W. SYMONS, CORPS OF ENGINEERS, TOGETHER WITH THE ACCOMPANYING REPORT OF THE ASSISTANT ENGINEER.

WAR DEPARTMENT,
Washington, D. C., April 21, 1896.

SIR: In compliance with the requirements of Public Resolution No. 40, Fifty-fourth Congress, first session, approved April 18, 1896, directing the Secretary of War "to transmit to Congress the report of Captain Thomas W. Symons, Corps of Engineers, dated August twenty-ninth, eighteen hundred and ninety-five, together with the accompanying report of the assistant engineer, upon the survey of the waterway connecting the waters of Puget Sound, at Salmon Bay, with Lakes Union and Washington; also to submit an estimate of the cost of constructing the said waterway on the route described and laid down in the aforesaid report," I have the honor to transmit herewith report dated April 21, 1896, from the Chief of Engineers, United States Army, together with inclosures therein referred to upon the subject.

Very respectfully,

JOSEPH B. DOE,
Assistant Secretary of War.

The PRESIDENT OF THE UNITED STATES SENATE.

OFFICE OF THE CHIEF OF ENGINEERS,
UNITED STATES ARMY,
Washington, D. C., April 21, 1896.

SIR: By the provisions of Public Resolution No. 40, approved April 18, 1896, the Secretary of War is "directed to transmit to Congress the report of Captain Thomas W. Symons, Corps of Engineers, dated August twenty-ninth, eighteen hundred and ninety-five, together with the accompanying report of the assistant engineer, upon the survey of the waterway connecting the waters of Puget Sound, at Salmon Bay,

with Lakes Union and Washington; also to submit an estimate of the cost of constructing the said waterway on the route described and laid down in the aforesaid report."

To comply with the requirements of the above joint resolution, I have the honor to submit the accompanying copies of the reports mentioned, together with copy of letter of April 2, 1896, from Capt. W. L. Fisk, Corps of Engineers, now in charge of the work, in which that officer states that the estimated cost of constructing the waterway is $2,471,751.26.

Very respectfully, your obedient servant,

W. P. CRAIGHILL,
Brig. Gen., Chief of Engineers.

Hon. DANIEL S. LAMONT,
Secretary of War.

SURVEY OF THE WATERWAY CONNECTING THE WATERS OF PUGET SOUND, AT SALMON BAY, WITH LAKES UNION AND WASHINGTON.

UNITED STATES ENGINEER OFFICE,
Portland, Oreg., August 29, 1895.

GENERAL: I have the honor to submit the following report upon the survey of the waterway connecting the waters of Puget Sound, at Salmon Bay, with Lakes Union and Washington. The work was done under my direction and supervision by Mr. Eugene Ricksecker, civil engineer, and had for its object the definite location upon the ground of the canal and of the right of way required and of all lands which would be overflowed by the construction of the canal as proposed by the Board of Engineers of 1890, and the preparation of accurate cadastral maps of all the property along the line of the waterway.

The river and harbor act of August 17, 1894, contains the following clause:

> For dredging Salmon Bay, and the improvement of the waterway connecting the waters of Puget Sound, at Salmon Bay, with Lakes Union and Washington, by enlarging the said waterway into a ship canal, with the necessary locks and appliances in connection therewith, twenty-five thousand dollars: *Provided*, That no part of said amount shall be expended on the improvement of the waterway connecting the waters of Puget Sound with Lakes Union and Washington until the entire right of way and a release from all liability to adjacent property owners have been secured to the United States free of cost and to the satisfaction of the Secretary of War.

It having been decided by the Treasury that none of the money appropriated by the act could be used in surveying and defining the right of way and lands and interests from which releases would be required, the act was amended by a clause in the sundry civil bill approved March 2, 1895, authorizing the expenditure of $5,000 for the purpose.

This amendatory clause is as follows:

> That the Secretary of War be, and he is hereby, authorized and directed to expend, from the appropriation of twenty-five thousand dollars "For dredging Salmon Bay and improvement of the waterway connecting the waters of Puget Sound, at Salmon Bay, with Lakes Union and Washington, by enlarging the said waterway into a ship canal, with the necessary locks and appliances in connection therewith," made by the "Act making appropriations for the construction, repair, and preservation of certain public works of rivers and harbors, and for other purposes," received by the President August seventh, eighteen hundred and ninety-four, the sum of five thousand dollars in making a definite survey and location of the said improvement and in preparing a cadastral map showing each piece of property required to be deeded to the United States or from which a release is required, with its metes and bounds.

Under date of March 8, 1895, I was instructed to proceed with the survey thus provided for.

In this connection it is deemed proper to state that the last session of the Washington legislature passed a bill giving to counties, through their commissioners, the right of eminent domain for the purpose of condemning lands and interests appurtenant thereto, when same are needed by the State of Washington or the United States in carrying on any public work.

This act was approved by the governor of the State February 12, 1895, and a copy of it is herewith.

It is understood to be the intention of the county commissioners of King County, in which Seattle and the canal are located, to proceed with the condemnation of the right of way and interests in adjacent lands as soon as these can be definitely and authoritatively known.

The survey has now been completed and the results are forwarded with this report. These results consist of the maps* showing the canal location and the lands to be taken and from which deeds of release will be required. With the maps is a list* of all these properties, with their metes and bounds and legal descriptions and owners of record.

This comprises—

(1) A list of all lands included in the right of way.
(2) Property to be released from damage.
(3) Corporate interests affected by the proposed improvements.
(4) Such property leases as are known and affected.
(5) Bridges over the proposed waterway.

If the location, right of way, etc., be approved by the Secretary of War, it is recommended that all the information be turned over to the commissioners of King County as the proper local body to take action upon securing the right of way and releases, and quieting all claims of corporations, individuals, or the public affected.

REPORT.

With this is the report of Mr. Eugene Ricksecker, assistant engineer, which describes the methods of making the survey and results as to accuracy, etc.

MAPS.

The maps forwarded and illustrating this survey are colored tracings, 12 in number, bound in a volume. Two sets of blue prints of these tracings are also sent.

Of these 12 maps, one is on a scale of 1,000 feet to 1 inch. This is in the nature of an index map and shows the route of the waterway from Shilshole Bay to Lake Washington. Upon this map are given longitudinal and cross sections of the proposed canal, and descriptive legends of the signs and colors employed.

There are 11 maps on a scale of 100 feet to 1 inch which show all land lines and all natural and artificial features connected with the right of way for the canal and the lands adjacent thereto which would be damaged by the proposed construction.

CANAL LOCATION.

The canal location varies somewhat from that adopted by the Board of Engineers of 1890, of which I was a member, as further studies have indicated these changes to be desirable.

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*Not printed.

Between Salmon Bay and Lake Union the location now adopted is straighter and shorter than that proposed in 1890, and better avoids existing improvements and connects with deep water in Lake Union in a more convenient manner.

At the "Portage," or neck of land between Lakes Union and Washington, the cut through the highlands has been changed from a curve to a tangent, and the lock is located within the land lines instead of out in the waters of Lake Union beyond the uplands.

The desirability of a straight cut for the narrow channel through the uplands is obvious. The withdrawal of the lock within the uplands is to permit a straight approach immediately in front of and below the lock and to lessen the curvature of the general approach to the lock from the west.

The straightening of the cut through the uplands is at the expense of the alignment in Lake Union, but the variation is believed on the whole to be desirable.

The changes made in the location are in the interest of economy of construction and maintenance and for the convenience of navigation.

There would be some advantages in locating the canal through the "Portage" between Lakes Union and Washington, some 1,000 or 1,200 feet farther north than shown upon the maps. Such a location would be shorter and more direct, and with practically the same cost of construction. The route would lie across lands belonging to the State of Washington. The disadvantage of selecting the northern route would consist in leaving the existing small canal as an independent concern, the operations of which might seriously incommode and interfere with the operations of the larger canal, and with the control of the flowage from Lake Washington to Lake Union, which should be entirely under one control.

If, at any time in the future, it should be deemed best to change the location as indicated, such change should be accompanied by either the complete abandonment of the small canal or the cession of its control to the United States.

RIGHT OF WAY.

The State of Washington has recently laid out the tide lands about Salmon and Shilshole bays, leaving a waterway from the mouth of Salmon Bay through to deep water 500 feet wide. From the mouth of Salmon Bay to its head the waterway laid out varies from 300 to 1,000 feet in width.

In direction, this 500-foot waterway across the tide flats outside the throat of the bay is not entirely satisfactory, it being desired to make the approach more nearly from due west.

Therefore the right of way for the canal is laid out to include a strip to the south of Salmon Bay waterway, as shown on map No. 1.

The best location for the entrance lock was decided to be on the south side of the entrance, as shown on map No. 2. In order to provide for other locks which might be required in the future, and the requisite basin approaches thereto, together with dam and waste weir, and to lessen the curvature, it was deemed best to provide for widening the Salmon Bay waterway by taking a strip on the north side, as shown on map No. 2. Small pieces of land are required on either side of the waterway at the lock location and are included in the list. No other lands are required for the canal right of way until the head of Salmon Bay is reached.

From the head of Salmon Bay to Lake Union the canal right of way is laid out 300 feet wide. This width is that fixed upon by the Board of Engineers in 1890, and allows for a bottom width of canal of 80 feet, depth 26 feet, berm 6 feet high above water surface, the side slopes of canal prism and berm being one and a half to one. This leaves 62 feet on each side for such street and railway purposes as may be determined upon in the future.

This portion of the canal right of way takes in property which has been subdivided into lots, blocks, and streets.

The dimensions of every separate piece of land required for the right of way between Salmon Bay and Lake Union are shown upon maps Nos. 8, 9, and 10. These maps also show the location of all improvements. Most of these are small, cheap, wooden houses, and they are principally near the Lake Union end of the canal.

The canal right of way crosses the tracks and right of way of the Seattle, Lake Shore and Eastern Railway at an acute angle. It will be necessary for this railroad to give up a considerable portion of its right of way and adopt another route and another crossing of the canal.

The right of way required for the canal through the "Portage," or neck of land separating Lakes Union and Washington, is shown in detail on map No. 11. This right of way is laid out for the greater portion of the distance across the neck 392 feet wide, and for the remainder of the distance 322 feet wide. These widths are believed to be necessary and desirable, and were adopted after a careful study of the situation.

The width of 392 feet is adopted to provide for the canal and a wide berm and the side slopes of the canal cut, for future lock emplacement, for spillway, and for the requisite dwellings for the lock keepers.

Room is left to the north of the proposed lock for a larger lock which may be built in the future, and the 392 feet width is carried far enough to provide for a necessary basin at the head of the larger lock.

This right of way between Lakes Union and Washington takes in land which has been subdivided into lots, blocks, and streets, and the dimensions of each parcel of land included within the right of way are given on the map.

The right of way includes the small existing canal and spillway, and to make it full and complete it will be necessary to quiet all right, title, and interest in this small canal.

ADJACENT LANDS.

The language of the act of August 17, 1894, requires "a release from all liability to adjacent property owners."

This is construed to refer to all property and interests therein which will be permanently injured or altered by the proposed construction.

The project of the Board of Engineers of 1890 contemplates a dam and lock at the entrance to Salmon Bay from the Sound, which dam and lock shall raise the waters of Salmon Bay to the level of Lake Union and there maintain them.

The level at which it is proposod to maintain Lake Union is 25 feet above the datum of low tide in Puget Sound, or at a reference of 55 feet above the assumed datum plane of the survey. This proposed level would vary slightly either way, depending upon the season of the year, the amount used for lockage, etc. An allowance of 1 foot either way is considered ample to provide for these variations. It was therefore decided that the property from which deeds of release should be

required would be all that lying along Salmon Bay and the canal between Salmon Bay and Lake Union, which is lower than the reference 56, or 26 feet above low tide.

The lands along Salmon Bay and the line of the canal were carefully surveyed with level, stadia, and plane table, the whole based on triangulation and measured bases, and all lands lying below reference 56 determined. These lands are shown upon the maps, beginning with map No. 2.

These lands liable to submergence are of two classes: Uplands lying between high-tide line (reference 47) and the line of submergence (reference 56), and tide lands lying below the high-tide line.

The uplands are private property, and in the main have been platted into lots, blocks, and streets. The greater portion lies about the head of Salmon Bay, at an elevation but slightly above high tide.

The most valuable portion of the submerged land lies along the north shore of Salmon Bay in the town of Ballard. This area, together with the adjoining tide lands, is covered with buildings, mills, etc. In many instances the engines, boilers, etc., of the mills occupy a position but little above high tide. They will all have to be raised above the new water level or protected against the water by a bulkhead or embankment of some kind.

The tide lands have been surveyed by the State of Washington and divided up into lots, blocks, etc., which have been offered for sale, under an appraised valuation and in accordance with the laws of the State. Certain parties have the preference right to purchase these tide lands at the appraised valuation; some have been purchased and fully paid for, some have been purchased and partial payments made, some are in dispute between rival claimants, and some have not been applied for under the appraisement.

It would seem that the State of Washington, the present owner of most of the tide lands, and all persons having a legal interest in the lands or claim to a legal interest, should join in a release from liability. When the State has completely parted with its title to any portion of the tide lands, it, of course, could be left out.

Along Salmon Bay there are in places areas of varying width, the ownership of which is in dispute. These are the areas between the old meander line and the existing high-tide line, where the high-tide line is inshore from the old meander line. These areas, it is understood, are claimed both by the State and by the upland owners. They are marked on the map by figures dotted thus: 5.

Upon the maps the uplands to be submerged are lined in blue, while the tide lands out to the harbor lines established by the State and the United States are left white.

It is proposed that the releases from liability shall cover every street, avenue, or alley, and every lot, any portion of which is within the submerged area. Each deed should also carry with it a release from all liability, in the event that in constructing the canal deposits of excavated material are made anywhere on those submerged or to be submerged areas. The spoil from the canal prism will reclaim much of the submerged land, but the Government should be left free to utilize the material excavated in the manner which may be deemed best at the time the work is being done.

Assuming that the entrance lock will be built as located, the right of extending the bulkheads or dams into the high ground on either side at the entrance should be secured, as specified on pages 122 and 274 of the descriptive list of property.

It was not considered necessary to include any lands about Lakes Union and Washington in the list of those from which deeds of release from liability should be exacted, as it is not proposed under the present project to materially alter the existing conditions about these lakes.

No property is included in the lists from which deeds of release are to be exacted which abuts upon the right of way for the canal between Salmon Bay and Lake Union, and between Lakes Union and Washington, and which is higher than 56 feet above the plane of reference.

There is a belt of land lying about the head of Salmon Bay, and about the lands liable to submergence, which is above the line of submergence, but below the level of the proposed berm of the canal; that is, between references 56 and 61. All of this land will have a natural drainage into the head of Salmon Bay after the canal is constructed. The line of drainage will, however, in some cases, be materially altered by the construction proposed. These lands have not been included in the lists of those from which deeds of release should be exacted.

There is a large depressed area shown on maps Nos. 9 and 10, on the south of the canal right of way which is below reference 56. This is all included within the property from which deeds of release would be required.

Surrounding this, however, there is a strip between references 56 and 61 which would be below the berm level, and for which drainage could be provided either through the berm embankment or down along the canal right of way to Salmon Bay.

The lands included in this strip between references 56 and 61 have not been included in the list of properties from which deeds of release from liability are required.

Attention is invited to the language of the law and to the facts just mentioned.

If it should be decided that the owners of any lands adjacent to Salmon Bay, Lake Union, or the connecting canal, other than those included in the lists herewith and which are hereinbefore generally described, shall be required to give deeds of release from liability, it will be necessary to prepare supplementary lists.

CORPORATE INTERESTS.

Besides the land included within the right of way for which full deeds are required and the area subject to submergence from the owners of which releases from all liability are required, there are certain corporate and vested interests whose possible claims must all be quieted before the right of way, etc., can be considered as complete.

A list of these has been made as far and as fully as they can be ascertained. Chief among these is the company owning and controlling the existing small canal between Lakes Union and Washington, and whose articles of incorporation include the right to construct a canal between Lake Union and Salmon Bay and through Salmon Bay to the sea. All rights and interests of the company, which is known as the Washington Improvement Company, should be quieted.

Attention is invited to the fact that across the neck of land between Lakes Union and Washington there is a strip of land laid out called "Pikes Canal Reserve."

It is not believed that the laying out of such a strip and so designating it carries with it any right to construct therein a canal, but if upon investigation it is found that any such right does exist, it should be quieted, as the existence of any secondary canal beyond the control

of the Government might result in serious annoyance and complications.

Two steam railroads cross the line of the proposed waterway—the Seattle, Lake Shore and Eastern, and the Seattle and Montana (Great Northern).

The Seattle, Lake Shore and Eastern crosses the proposed canal at an acute angle between Salmon Bay and Lake Union. It will have to materially alter its course, so as to cross the canal more nearly at a right angle. For this crossing a drawbridge will be required.

It is supposed that the deed to the right of way and release executed by this company will be full and complete, so that when the changes are made it will be compelled to build and operate its own drawbridge over the canal in accordance with the laws and regulations governing the erection and maintenance of drawbridges over the navigable waters of the United States.

Upon maps Nos. 9 and 10 Mr. Ricksecker has outlined a proposed change of route for the Seattle, Lake Shore and Eastern Railroad. This change involves the occupation of a portion of the canal right of way by the road. The advisability of consenting to this at the present time and under existing circumstances is questionable. The whole question of the occupation of the berms of the canal by railroads or highways of any kind should be left to be considered hereafter, when the canal is completed, and the new conditions which would be brought about can be understood and appreciated.

In approving the maps submitted, if they are approved, it would seem to be advisable to exclude any approval, implied or otherwise, of this proposed plan and occupation of the right of way as shown.

It will be necessary, however, to give this railroad the right of crossing the canal and right of way. This right should be under such regulations and restrictions as may be prescribed by the Secretary of War.

The Seattle and Montana Railroad crosses Salmon Bay near its head, where the water is very shallow, on a close pile trestle bridge. Just above this crossing is a similar crossing by a branch of the Seattle, Lake Shore and Eastern Railroad, and just above this a close bridge used as a wagon bridge and by an electric street-railroad line, called the West Street and North End.

All interests centering in these bridges should be required to give full deeds of release from liability, and when new crossings are up for approval they should all be required to unite and cross on one drawbridge of ample dimensions and properly located.

Another street-car line, the Seattle Consolidated Street Railway, crosses the line of the canal just below Lake Union. The line is located on Lake street, which cuts the line of the canal at an angle of about 30°.

The Third Street and Suburban Electric Railway crosses Lake Union about one-third of the way from Lake Washington to its lower end. The bridge on which it crosses will be an obstruction to navigation when the canal is completed, and will have to be rebuilt with proper drawbridges for the passage of vessels. All interests in this bridge should be required to join in a release from liability and agreement to build such a bridge as may be required in the interests of navigation.

There are two other bridges crossing the line of the canal, which are used by the public solely; one crosses the old canal at the "Portage," or neck between Lakes Union and Washington, and the other spans the small water course between Lake Union and Salmon Bay. The ownership of these bridges is unknown and uncertain, the corporation counsel

of Seattle declining to give an opinion in the matter. The public and private rights in these bridges should be quashed in some way to make the right of way complete.

There are several telegraph, telephone, and electric-light companies which will be more or less interfered with by the construction of the canal. Some of these are on the right of way and some on lands subject to submergence. The complete right of way, etc., should include deeds and releases from all these companies, and an agreement to abide by such regulations as may be hereafter established by the Secretary of War in regard to such matters.

STREETS.

It is supposed that the municipalities will have the right to give the necessary deeds and releases for the streets, avenues, and alleys in the right of way and lands subject to submergence. This is a matter, however, which should receive legal attention, so that the interests of the United States may be fully guarded.

Accompanying this report are 11 photographs,* taken by Mr. Ricksecker, along the line of the proposed waterway.

No. 1 is the entrance to Salmon Bay from Shilshole Bay at low tide. The location selected for the entrance lock is just within the point of land limiting the throat on the left or south. On the right is shown the northward curve of the Seattle and Montana Railroad.

No. 2 is a nearer view of the mouth of Salmon Bay. The lumber sawed at the mills in the bay and intended for water shipment is loaded directly upon barges, which at the proper time are towed out into the sound and unloaded on ships. The photograph is at low tide and shows two ships loading from barges.

No. 3 is a view of Ballard and Salmon Bay from the high land above the head of Salmon Bay. The view is taken at high tide. It shows the bridges across the head of Salmon Bay mentioned in the report.

The canal proper, between Salmon Bay and Lake Union, starts at the left-hand limit of the picture.

No. 4 is a nearer view of Ballard and the bridges across Salmon Bay mentioned in this report.

No. 5 is a general view showing Lake Union, and Fremont at the foot of the lake, with Salmon Bay in the distance. The low ground in the center of the picture shows the route of the canal between Lake Union and Salmon Bay.

No. 6 is a near view of the route of the canal between Lake Union and Salmon Bay. This shows the little stream connecting the two waters and the line of the Seattle, Lake Shore and Eastern Railroad, which cuts the line of the canal at an acute angle, as mentioned in the report.

No. 7 is a view at the head of the small stream running from Lake Union into Salmon Bay. This is taken at a very high stage. Ordinarily it flows very little water.

No. 8 shows the mills, etc., at the foot of Lake Union. The canal location as originally proposed in 1890 passed through and took in these mills. The location now adopted goes to the left of these mills and leaves them undisturbed.

No. 9 is a view of the "Portage," or neck of land between Lakes Union and Washington. Lake Union is in the foreground, and the small existing canal is shown.

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* Not printed.

No. 10 is a view from Lake Washington, down into the small existing "Portage" canal.

No. 11 is from the Lake Washington end of the "Portage" canal, looking out toward the lake. The channel to be dredged out to deep water in the lake would pass to the right of the small island shown.

Very respectfully, your obedient servant,

THOMAS W. SYMONS,
Captain, Corps of Engineers.

Brig. Gen. W. P. CRAIGHILL,
Chief of Engineers, U. S. A.

REPORT OF ASSISTANT ENGINEER EUGENE RICKSECKER.

SEATTLE, WASH., *August 20, 1895.*

SIR: By an act of Congress dated September 19, 1890, an appropriation of $10,000 was made to select and survey the most feasible location and to estimate the expense of constructing a ship canal to connect Lakes Union, Washington, and Samamish with the waters of Puget Sound.

A survey and map was completed, and estimates were made upon two routes favorably considered by the examining board of engineers, consisting of Col. G. H. Mendell, Maj. T. H. Handbury, and Capt. T. W. Symons. The routes were identical from Lake Washington via the Portage to Lake Union, thence along the valley of the outlet of this lake to Salmon Bay. Here they diverged, one following Salmon Bay to its mouth at Shilshole Bay on Puget Sound, the preferred route curving to the southward across a ridge debouched into Puget Sound at Smiths Cove.

The last river and harbor bill contained an item appropriating $25,000—

"for dredging Salmon Bay and the improvement of the waterway connecting the waters of Puget Sound, at Salmon Bay, with Lakes Union and Washington by enlarging the said waterway into a ship canal, with the necessary locks and appliances in connection therewith: *Provided*, That no part of said amount shall be expended on the improvement of the waterway connecting the waters of Puget Sound with Lakes Union and Washington until the entire right of way and release from all liability to adjacent property owners have been assured to the United States free of cost, to the satisfaction of the Secretary of War."

That the public might comply with these requirements, you proposed to definitely locate the line of the canal upon the ground, and to determine by metes and bounds the area required for and that damaged by its construction. The Treasury officials opposed your recommendation to expend $5,000 of the amount appropriated, maintaining the expenditure to be contrary to the conditions of the act.

The sundry civil bill, approved by the President March 2, 1895, authorized the expenditure from the $25,000 previously appropriated of "the sum of $5,000 in making a definite survey and location of said improvements, and in preparing a cadastral map, showing each piece of property required to be deeded to the United States or from which a release is required, with its metes and bounds."

The proposed improvement, with the exception of the north shore of Salmon Bay, comprising the water front of the town of Ballard, lies wholly within the corporate limits of the city of Seattle.

SEATTLE.

On the east side of Puget Sound and a little south of the middle of its length, deeply embayed by the salt water of the sound on the west, by Salmon Bay, an arm of the sound, and the fresh water of Lake Union on the north, and by that of Lake Washington on the east, these, connected by streams of varying sizes, form an island, the greater portion of which is occupied by Seattle.

From a population of 1,107 in 1870 it increased to 58,890 in 1892, the largest town in the State of Washington.

The last United States census gave it 331 manufacturing establishments, employing 4,048 people, and $10,203,000 of finished product.

The trade for the year 1894 was estimated at $60,000,000.

The taxable wealth increased from $3,685,657 in 1882 to $54,311,106 in 1893.

Lumber, coal, and fish are the principal industries. Extensive operations are carried on in shipbuilding, hop growing, clay and pottery works, besides the usual foundries, factories, mills, and shops found in large and enterprising cities.

Five companies own and operate 278 miles of railways in the county, there being over 60 miles of electric and cable railways in the city.

Three transcontinental lines enter or start from the city, besides steamship lines to San Francisco, Alaska, and other points.

Large developed coal mines and ore deposits lie close to the east shore of Lake Washington.

There is, I believe, no other city in the world so nearly surrounded by available landlocked harbors, where commerce by rail and water can be so closely intermingled, where trade is flanked on one side by deep-sea harbors and on the other, less than 2 miles distant, by magnificent fresh-water bodies. That vessels of all kinds may have access to these lakes is the object of this improvement.

BALLARD.

The name of Ballard is given to the thrifty town occupying the gently rising ground from the north shore of Salmon Bay. Lumber and shingles are manufactured here by nine different companies.

The land was covered with heavy timber in January, 1889; five years later it supported a population of 3,000 souls.

ROUTE AND PLAN OF THE PROJECT.

The general route of the proposed canal leaves Puget Sound at the mouth of Salmon Bay; traverses the entire length of this bay; thence by a cut to Lake Union; through Lake Union to the eastern extremity; finally entering Lake Washington by a cut across a narrow ridge known as the "Portage." Coal was formerly lightered to this point from the mines on the opposite side of Lake Washington and carried across by tram cars to Lake Union. After being lightered across Lake Union it was again placed on tram cars and carried to the sound.

The project contemplates making a fresh-water basin out of Salmon Bay, a navigable salt-water body, by raising its waters to and maintaining them on a level with Lake Union by means of a lock at its mouth.

The present project calls for a lock between Lakes Union and Washington.

WORK OF THE SURVEY.

The work of the survey required an examination and study of the position of the surface of Lake Union to determine its final elevation and the area affected by raising the water of Salmon Bay to that height; to locate and permanently monument the right of way upon the ground, and to accurately describe each tract of land, lot, and fraction required, giving the name of the present owner.

This involved the making of an accurate cadastral and topographic map of the vicinity of the proposed improvement.

The recent survey of Salmon Bay by Mr. Stixrud for the State harbor line commission and State board of tide land appraisers was utilized almost in its entirety, supplementing it with the topography and other additions necessary for this work.

City Engineer R. H. Thompson, with the authority of the common council of the city of Seattle, worked in conjunction with me in Ross Addition in determining the most probable positions for block corners that had disappeared.

METHODS AND RESULTS.

The linear measurements were made with a Roe & Chesterman steel tape reading to hundredths of a foot, corrected in the field for temperature and pull.

Comparisons were made with a tape recently standardized by the Coast and Geodetic Survey.

A system of triangulation was carried over that portion of the route traversed by the right of way. The measurements of the base line on the Salmon Bay trestle, tape supported throughout, was as follows:

	Feet.
First measurement	1,375.7288
Second measurement	1,375.7212
Third measurement	1,375.7116
Mean result	1,375.7205
Range	0.0172

The angles of the triangulation were repeated twelve times on a 6¼-inch Buff & Berger transit from twelve stations.

The average angle correction was 02.48 seconds.

The signals used were 1½-inch square uprights, 8 feet long, surmounted with white muslin and held vertically over a center of tripods.

The lines of sight ranged from 1,000 to 2,250 feet in length.

The Lake Union check base gave:

	Feet.
First measurement	1,143.6950
Second measurement	1,143.7151
Third measurement	1,143.7079
Fourth measurement	1,143.7081
Mean result	1,143.7065
The computed length was	1,143.6950

Transit lines were run on nearly every street between these triangulation stations, forming a number of closed circuits.

These circuits were tied to the triangulation stations and carefully adjusted in the office.

The maximum error of closure is 1:10870.
The minimum error of closure is 1:58300.
The average error of closure is 1:29310.

The block corners of the different additions were connected with these transit lines, as were also the topographic stations.

Contour lines, vertical interval 2 feet, were placed over the entire area by means of the plane table. Two tables were used—a Keuffel & Esser heavy 9-inch head and a Fauth alidade with Johnson head. The latter instrument, with the heavier head, was most satisfactory on this detail work.

Stadia rods were 12 feet long, covered with the V-shaped device used on the United States Lake Survey, the alternate 6 feet painted red and black.

On a large number of the shots the telescope was brought to a horizontal position and the difference of elevation read directly from the rod. Nearly all improvements were located by this method.

The average length of the shot taken, exclusive of the hydrography, was 255 feet.

The average number was 3.4 per 100 square feet.

The elevation of stations was checked to the nearest hundredth of a foot between bench marks. Intermediates were read to the nearest tenth of a foot.

Previous to beginning topographic work, bench marks were established at intervals of about 800 feet around Salmon Bay, along the waterway to Lake Union and at the Portage.

The flooded area was outlined by pegs placed from 50 to 100 feet apart on the line of submergence. These served also as a check in making topography.

The portage was also connected by levels with the Fremont bench.

A 20-inch Keuffel & Esser level was used.

A small number of lot and block stakes found in the Ross Addition and the absence of them in the Union City Addition, compelled extended and carefully considered work in these additions. In the former all the stakes that could be found and all the improvements were first located. These formed a basis upon which was arranged the probable intention of the land surveyor as far as the recorded plat showed. In this case as in many others they failed to show either the angles, distances, or sizes of a majority of the lots. A street supposed to be 66 feet wide proved to be 65 feet at one end and 90 feet at the other. Some lots sold as 40 feet wide were but 5 feet. One lot shown of fair size on the plat contains 70 square feet.

In the Union City Addition at the Portage between Lakes Union and Washington, the land had evidently been platted on paper only. A subdivision of the Government section inclosing it disclosed an excess of land in two directions and the plat was thence readily fitted without complication, the individual property holders getting all or more than they paid for originally.

It is the intention of the city to perpetuate our location in these and the Denny & Hoyt's Addition by monumenting such street intersections as will permanently establish them.

Other additions connected with our work were the Ross second, Gilman's, Gilman Park (Ballard), and Bay Terrace.

HYPSOMETRY.

Our datum was placed 30 feet below extreme low tide to avoid negative figures by being safely below the constructive works of this project.

For the period of one year, from August, 1891, to August, 1892, the United States Coast and Geodetic Survey maintained an automatic tide gauge in Seattle Harbor, and from the seven highest tides occurring during that period deduced a value of 15.77 feet for the difference in height between high and low tide. This position of high tide corresponds to 47 feet (46.98) on our datum.

The lowest tide observed was, referred to datum (survey, 1890), 30 feet.

The level of Lake Union was found to vary from 23 feet (summer, 1894) to 26 feet (winter, 1894), reference 53 to 56. It is proposed to maintain it at an elevation of 25 feet or at the reference 55 feet, or 8 feet above high tide, allowing a maximum rise and fall of 1 foot, or a total variation of 2 feet.

LOCATION OF THE CANAL.

Since the survey of 1890 was made the State of Washington has established harbor lines at the mouth of Salmon Bay and waterway lines on that bay. To conform to these, and at the same time allow owners of shore property to utilize a maximum amount of frontage, the center line of the canal was placed as near the axis of the waterway as possible, resulting in slightly sharper curves (1,719 feet radius) than are in general use on ship canals.

Ultimately, with the entire waterway dredged to a uniform depth, plans adapted to economical movement will obtain.

For convenience of notation the route is divided into eight sections, the characteristic features of which are shown in the following table:

Section.	Stations. From—	Stations. To—	Description.	Length in— Tangent.	Length in— Curve.	Approximate radius.	Bottom width.	Average depth of cutting.	Curvature.	Cubic yards.
		0	26 feet of water in Shilshole Bay at extreme low tide.						° ′	
A....	0	28+50	Entrance to lock, mouth Salmon Bay.	950	1,900	2,604.5	300	25	41 48	899,000
B....	28+50	34+00	Exit from lock (south end), Salmon Bay.	550	.....	.....	120 (300.)	35	.....	95,000
C....	34+00	52+09.4	At the Narrows.....	928.9	880.5	1,719.1	300 to 200	9	29 21	157,000
D....	52+09.4	150+00	East end Salmon Bay waterway.	5,209.6	4,581	1,719.1 to 2,022	200	5	144 12	427,000
E....	150+00	205+60	West end of Lake Union at Fremont.	1,760	3,800	34,377.5	80	25	6 20	631,000
F....	205+60	345+00	Lock at the Portage.....	4.405	9,535	1,719.1 to 1,433	200	1	330 0	335,000
G....	345+00	367+00	East side of the Portage, Union Bay.	2,200	.....	.....	80	45	.....	539,000
H....	367+00	415+00	26 feet of water in Lake Washington.	4,800	.....	.....	200	15	.....	582,000
				20,803.5	20,696.5	.....	....	....	.....	3,665,000
				41,500						

In Section A, a portion of the State tide lands are taken to provide a basin in which the vessels awaiting lockage may lie protected from the severe but exceptional storms which two or three times during the winter months sweep the sound from the north.

The surplus tide land left on the north might be platted to advantage by the State in lieu of the portion required by the canal.

Experience may prove that a breakwater trained from the shore to deep water along the north side of the canal waterway will be necessary.

A small amount of tide land and upland is required to connect the locks and dam at the mouth of Salmon Bay with the mainland by means of a bulkhead, and also for power and keeper's houses.

Another piece of upland is required in Section C to lighten the sharp curve existing in the present water course.

From the east end of Salmon Bay waterway to Lake Union the new location follows the direction of the last course of the south side of that waterway, then deflects northward on a ten-minute curve for 3,800 feet, then on a tangent into Lake Union.

The desired right of way, 300 feet wide, lies along a flat valley but a few feet higher than Lake Union at its upper end. This valley was platted into lots several years ago; many of them have been sold and a number of these are occupied by improvements.

The bottom width of the canal in this section is to be 80 feet, with slopes of one and one-half to one, and a depth of water of 26 feet; the width of the water surface will be 158 feet. By placing the berm 6 feet above the water surface there will remain 62 feet of land on each side of the canal that will be available for street purposes, railway lines, etc.

Section F is entirely in free navigation. A small quantity of soft mud at the east end of the section must be moved to give the required depth of water.

Section G, across the high narrow ridge at the Portage, has been changed from a curve to a tangent. The change has been made somewhat at the expense of alignment in Lake Union, but the reasons for a straight channel across the upland with reduced (80 feet) bottom width at the entrance to or exit from a lock should have greater weight than increased curvature for a short distance in a 200-foot channel.

The highest point on the route (97 feet) occurs in this section, where for a distance of 200 feet the cut will average 57 feet.

The average for the entire section of 2,200 feet is less than 40 feet.

The changes made in the location of the canal in Section E have met with general public approval, and give, I believe, an economical route in point of first cost, less valuable right of way, and reduced excavation, maintenance, absence of sharp curves and attendant bank protection, allowing increased speed for traffic, and usage, a practically straight channel saving time in transportation.

It is to be regretted that your way was not clear to place the route across the Portage, some 1,200 feet farther north, where with an increased cut of 10 feet the route to deep water in Lake Washington would be shortened, the amount of excavation decreased by 15,000 cubic yards, but of most importance would be the reduction in amount and degree of curvature.

This route would lie entirely on land belonging to the State University, across which a right of way might be arranged for at some future time.

SUBMERGED LAND.

From the lock at the mouth of Salmon Bay to a point near Lake Union there lies a considerable tract of lowland that will become inundated by the raising of the water of Salmon Bay.

By far the largest body of this land lies around the head of Salmon Bay at an elevation little above high tide. It is unimproved and marshy, except in midsummer, and of little present value.

A narrow fringe of submerged land extends around the shore of Salmon Bay, and upon this, on the north shore, in the town of Ballard, the heaviest damage falls. This area is covered with a number of large milling plants whose boilers, engines, and many pulleys occupy a position but little higher than ordinary high tide; in fact, some companies are periodically obliged to protect their machinery from the highest tides.

The spoil earth from the canal prism will reclaim a large portion of the land submerged. Other portions must depend upon the building of a sewer running to tide water of Puget Sound for drainage.

Mr. Benezette Williams's plans for a system of sewerage for the city of Seattle, made a few years ago, contemplated an outlet along the south shore of Salmon Bay to the sound.

The following table shows the approximate areas affected in the different sections:

Section.	Right of way.			Affected area.		
	Full lots or blocks.	Fractional lots or blocks.	Approximate area.	Full lots or blocks.	Fractional lots or blocks.	Approximate area.
			Acres.			*Acres.*
A	3	12	8	.....	.....	.....
B	3	10	2	5	5	3
C	18	18	8	36	16	9
D	1	8	1	407	84	255
E	169	195	38	295	156	45
G	51	7	21	.....	.....	.....
Total	.....	.....	78	.....	.....	312
Grand total	.....	.....	.....	.....	.....	390

MAPS.

The route of the canal and vicinity, with the exception of the free navigation in Lake Union and Lake Washington, has been shown on eleven sheets, 24 by 30 inches, upon a scale of 100 feet to 1 inch.

An index sheet showing the whole improvement on a scale of 1,000 feet to 1 inch, with a vicinity map, profile of the route, and cross sections of the canal accompanies the maps as a title-page.

Tracings and blue prints of this work are herewith.

All computations were based on a system of rectangular coordinates, the original placed at such a point in Puget Sound as to be south and west of the entire work.

The meridian used is the same one adopted on the survey of the State tide lands from a number of observations on Polaris and is approximately 7′ 28″ west of the city's meridian.

The names of lot owners have been left off of the maps to avoid confusion. They appear in the descriptions of the property referred to hereafter. The names of owners of acre property appear with the property lines edged with color. Where the upland owner has either purchased or made a first payment, or has applied to purchase tide land from the State, the edge is continued around the land claimed although the State has not parted with the title.

Few of the upland owners have applied for land in the supplemental plat of the State tide lands, which leaves an unedged strip of land across property that would otherwise be marked in one piece.

It has been a difficult matter to show the ownership of some of the tide lands, owing to the fact that the State has not finished its examination of applications and few official descriptions can be obtained at this time. There are also a number of contests between parties claiming the first right to purchase, and these remain undecided.

Upland blocks and acre property are tinted brown. The existing water courses and the Salmon Bay waterway have a blue tint, while the State tide lands are left untinted.

Blue work refers in all cases to water.
Brown work refers to upland.
Black work refers to culture.
Vermilion refers to the canal.

DESCRIPTIONS OF PROPERTY AND NAMES OF OWNERS.

With this is forwarded you descriptions in duplicate of every piece of property included in the right of way, with the name of the person owning or claiming same, the designation of all affected property, with name of owner or claimant, and the name of every company claiming right of any kind or holding franchises from the city.

All avenues, streets, and alleys are credited to the corporation within whose limits they lie.

The Seattle and Ballard tide lands all appear under the ownership of the State except where they have been entirely paid for by a claimant.

Many persons have made a first (one-tenth) payment on the tide lands, as shown on the plat. Official descriptions of this property have been obtained and the property appears under the buyer's name also. Others have made application to purchase, and their claims have yet to be examined by the State. Where these persons have exercised their rights within the required time, the land they have applied for has been described and credited to them as a claimant. In some cases the applications conflict, either from a desire to safely cover all the land to which the claimant is entitled or from the fact that the upland boundary lines are uncertain.

The supplemental plats of the tide lands, referred to above, cover the ground lying between the Government meander line and the high-tide line, where the latter lies above the former.

The State's right to this land has been questioned, and the court has granted a permanent injunction against the filing of these supplemental plats of the Seattle tide lands.

The Ballard supplemental plats have been filed.

Releases should be obtained from both the State and upland owner.

The plan followed in preparing these descriptions was to cover—

First. All property included in the right of way.

This is divided as follows: Union City Addition at the Portage; Denny & Hoyt's Addition and Supplemental; Ross Addition and Ross Supplemental; land at Salmon Bay; acre property and Seattle and Ballard tide lands; avenues, streets, and alleys.

Second. All property submerged or damaged, as follows:

Denny & Hoyt's Addition; Ross Addition, Ross Second Addition; Salmon Bay, commencing at the east end and following west along the south shore, returning east along the north shore, including Gilman's Addition, Bay Terrace Addition, and Gilman Park, in the city of Ballard; avenues, streets, and alleys.

Third. Corporate interests: A. Included in the right of way; B. Included in the affected area.

Fourth. Leases.

Fifth. Bridges.

The last State legislature passed an "Act to grant to and prescribe powers of counties relative to public works undertaken or proposed by the State of Washington or the United States, and declaring an emergency."

It seems to be the general opinion that upon the approval of these maps and the receipt of the information they contain, together with the descriptive lists of property with the owners' names, by the commissioners of King County, condemnation proceedings will be instituted against the owners of the property required and affected.

When these suits are terminated, the county will be able to offer to the Government a clear title to the land required for this improvement, with a release from all that might be damaged.

RAILROADS AND BRIDGES.

The alignment of two railways is affected by this improvement. A proposed route for each one is shown on the maps.

That for the Seattle, Lake Shore and Eastern Railway contemplates the building of 1,800 feet of new line, exclusive of a skew draw allowing a clear waterway of 120 feet. Three ten-degree curves are used, with short tangents between. The line cuts but 16 lots, 4 of which are almost entirely taken by the canal right of way, utilizing for the most part the berm of the canal and streets. A spur line extending to Ballard is projected along the canal berm, across unplatted property and on A treet in Ballard to a connection with their present line on Shilshole avenue.

The route outlined for the Seattle and Montana Railway parallels the Seattle, Lake Shore and Eastern Railway, east through Gilman's Addition, then passes on a 10° curve to the canal, crossing it at the east end of Salmon Bay waterway on a drawbridge, with a clear span of 120 feet, then on an 8° 48′ curve westward, entering Ballard on A street, paralleling the Seattle, Lake Shore and Eastern Railway spur. The chief advantages of t.is route are a minimum length of drawbridge; the draw is placed about mid distance on a long tangent in the canal, the line is removed from the water front sufficiently to allow the construction of long slips and docks across the tide flats, slips that can be placed parallel with the axis of the Salmon Bay waterway affording a straight route for vessels entering and departing, and that will require little dredging to make them navigable; docks solidly built out of the material taken from the slips and conveniently placed with reference to railway transportation.

One other location called the alternative route is shown, which contemplates a pier near the center of the Salmon Bay waterway, about 400 feet east of the present West Street and North End Electric Street Railway bridge.

A crossing at this point will materially shorten the length of new road required, but the cost of the drawbridge will be greater.

The objections to this location are, first, that the area adjacent to the waterway will be cut in such a manner as to materially affect its usefulness for slips and docks in the transshipment of goods. Second, the drawbridge will obstruct the waterway, making the management of war and other large vessels difficult. It is probable that through traffic on this road will untimately cross Salmon Bay near its mouth and enter Seattle along the south shore of this bay.

To provide for the least number of crossings, the drawbridges should be designed for traffic of all kinds, roads, and railways.

With the three draws between Salmon Bay and Lake Union, the two mentioned above and a highway bridge on Lake avenue, the distance, one mile, would be divided almost equally into two parts.

INDUSTRIAL.

The existing industrial establishments that would be greatly benefited by the improvement are the many mills on Salmon Bay and Lake Union and the coal mines. Lake Washington being inaccessible, the shores are largely in a natural state.

The mills are obliged to handle their product a number of times before it is finally deposited on board vessels for shipment.

Vessels loading from Salmon Bay are anchored in deep water of the sound opposite the mouth of the bay 1.7 miles from the mills. Here they receive their cargoes from barges that have been previously loaded at the mills and towed alongside. A number of scows and tugs are maintained for this purpose.

The lumber shipped from Fremont Mill on Lake Union is loaded upon cars at the mill and switched to the Smith's Cove dock, 3.6 miles by rail, and transshipped thence to vessels.

These mills handle a large quantity of timber 100 feet long, and the several handlings form no small item in the cost.

Tributary to and but a short distance from Lake Washington are the four large coal-mining properties of New Castle, Franklyn, Isaquah, and Black Diamond.

Their product is shipped by rail to Seattle, where large bunkers are expensively maintained owing to the active operations of the Teredo navalis.

Bunkers built in the fresh water of Lake Washington would last for a very much longer period.

A large saving would be effected in the loading of vessels through the absence of the rise and fall of the 17-foot tides.

The distance to tidewater would be reduced to almost nothing; in fact, two of the mines could, by means of wire-rope cables, convey their output directly from the mines to the vessels.

The commercial statistics of these plants were furnished you with my annual report of June 9, 1895.

A number of photographs of the route have been sent you, but the continued dense smoke has prevented the completion of the rest.

My thanks are due to Civil Engineers Stixrud and Nasten, and to City Engineer R. H. Thompson, for courtesies received, and also to those who have so earnestly aided me, interesting themselves beyond the mere matter of dollars and cents.

Respectfully submitted.

EUGENE RICKSECKER,
Assistant Engineer.

Capt. T. W. SYMONS,
Corps of Engineers.

ACT OF THE LEGISLATURE OF THE STATE OF WASHINGTON.

Chapter II (S. B. No. 92).—Relating to public works.

AN ACT to grant and prescribe powers of counties relative to public works undertaken or proposed by the State of Washington or the United States, and declaring an emergency.

Be it enacted by the legislature of the State of Washington:

SECTION 1. Every county in this State is hereby, for the purposes of this act, declared to be a body corporate, and is authorized and empowered by and through its board of county commissioners, whenever said board shall judge it to be clearly for the general welfare and benefit of the people of the county, and so far as shall be in harmony with the constitution of this State and the provisions of this act, to condemn and appropriate as hereinafter in this act provided, and to dispose of for public use such lands, properties, rights, and interests as are hereinafter in this act mentioned, whenever the Government of the United States or of this State is intending or proposing the construction, operation, or maintenance of any public work situated or to be situated wholly or partly within such county, or the expenditure of money or labor for the construction, operation, or maintenance of any such work, and such condemnation or appropriation will enable the county to aid, promote, facilitate, or prepare for any such construction, operation, maintenance, or expenditure by either or both such governments, or to fulfill or dispose of any condition upon which such construction, operation, maintenance, or expenditure is by law or from any cause contingent, and no property shall be exempt from such condemnation, appropriation, or disposition by reason of the same having been or being dedicated, appropriated, or otherwise reduced or held to public use.

SECTION 2. The board of county commissioners is hereby authorized and empowered in aid of the powers granted or prescribed in the foregoing section to levy, annually, a tax as large as may be necessary, but not exceeding the rate of one mill on the dollar, upon all the taxable property in the county, such tax to be assessed, levied, and collected at the same time and in the same manner as taxes for general county purposes; but the proceeds of said taxes, when collected, shall constitute and be a special fund, applicable solely to the cost of such condemnation, appropriation, or disposition as is mentioned in the foregoing section and the expenses incident thereto.

SECTION 3. The right of eminent domain for the purposes intended in this act is hereby extended to all counties in this State, and every such county for any purpose of condemnation, appropriation, or disposition such as is mentioned in the first section of this act is hereby authorized and empowered to condemn and appropriate all necessary lands and all rights, properties, and interests in or appurtenant to land under the same procedure as is or shall be provided by the laws of this State for the case of any similar condemnation or appropriation by other corporations.

SECTION 4. Any county purpose mentioned in this act shall be deemed and held to be a general county purpose, and any indebtedness contracted or to be contracted therefor shall be deemed and held to be an indebtedness for general county purposes, and all the provisions of the law of this State relative to indebtedness for general county purposes or the contracting of such indebtedness or the bonds for funding the same shall be deemed applicable to any indebtedness contracted or to be contracted or any bonds issued by any county under this act, but the accounts of the county,

with respect to the receipts and disbursements of all moneys received or disbursed by the county under the provisions of this act, shall, for each condemnation, appropriation, and disposition, be so kept as to clearly and fully exhibit such accounts separate and apart from the other accounts of the county.

SECTION 5. Any condemnation, appropriation, or disposition intended in this act shall be deemed and held to be for a county purpose and public use within the meaning of this act when it is directly or indirectly, approximately or remotely for the general benefit and welfare of the county or of the inhabitants thereof, or when it is otherwise within the meaning of the phrase "for a county purpose," as occurring in the constitution of this State.

SECTION 6. All acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

SECTION 7. Inasmuch as there is no adequate provision of law now existing for such condemnation, appropriation, or disposition by counties of this State as is intended in this act, an emergency is hereby declared to exist, and this act shall take effect from and after its approval by the governor.

Passed the senate February 6, 1895.
Passed the house February 9, 1896.
Approved February 12, 1895.

LETTER OF CAPT. W. L. FISK, CORPS OF ENGINEERS.

UNITED STATES ENGINEER OFFICE,
Portland, Oreg., April 2, 1896.

GENERAL: In reply to your communication of March 24, 1896, I would respectfully state that detailed estimates of the cost of the work therein referred to were submitted with the report of the board of engineer officers that investigated the subject in 1891. (See Annual Report, Chief of Engineers for 1892, p. 2782 et seq.)

From the wording of the river and harbor act of August 17, 1894, reference being made to "the waterway connecting Puget Sound at Salmon Bay with Lakes Union and Washington," and as the only existing waterway opened into Shilshole Bay, the latter was understood to be the route preferred by Congress.

The estimate for this route by the board of engineers referred to was $2,902,859.23, and included provision for all land needed for the work or to be flooded by it, all changes of existing roads, streets, and bridges, and all necessary changes of the several railroads affected, and for raising or removing various buildings, mills, and wharves.

Deducting all these contingencies, as they seem to be included in the provision that "the entire right of way and a release from all liability to adjacent property owners" are to be secured to the United States free of cost and to the satisfaction of the Secretary of War, the board's estimate reduces to $2,471,751.26 for actual construction. The slight changes in location mentioned in Captain Symons's report of August 29, 1895, would make almost no change in the cost of the work.

Very respectfully, your obedient servant,

W. L. FISK,
Captain, Corps of Engineers.

Brig. Gen. W. P. CRAIGHILL,
Chief of Engineers, U. S. A.

54TH CONGRESS, 1st Session. } SENATE. { DOCUMENT No. 270.

IN THE SENATE OF THE UNITED STATES.

APRIL 21, 1896.—Referred to the Committee on Commerce and ordered to be printed.

The PRESIDENT PRO TEMPORE presented the following

LETTER FROM THE ASSISTANT SECRETARY OF WAR, TRANSMITTING REPORT OF THE CHIEF OF ENGINEERS, SUBMITTING ESTIMATES FOR THE IMPROVEMENT OF THE NEBRASKA SIDE OF THE MISSOURI RIVER, OPPOSITE SIOUX CITY, IOWA.

WAR DEPARTMENT,
Washington, D. C., April 21, 1896.

SIR: In compliance with the requirements of Public Resolution No. 41, Fifty-fourth Congress, first session, being a joint resolution approved April 18, 1896, directing the Secretary of War "to cause to be prepared and submit a plan and estimate for the improvement of the Nebraska side of the Missouri River, opposite Sioux City, Iowa, in accordance with the report of Capt. H. F. Hodges, Corps of Engineers, dated November sixteenth, eighteen hundred and ninety-four, and printed in House Executive Document Numbered Forty-eight, Fifty-third Congress, third session," I have the honor to transmit herewith a report, dated April 21, 1896, from the Chief of Engineers, United States Army, together with its accompanying inclosures, on the subject.

Very respectfully,

JOSEPH B. DOE,
Assistant Secretary of War.

The PRESIDENT OF THE UNITED STATES SENATE.

OFFICE OF THE CHIEF OF ENGINEERS,
UNITED STATES ARMY,
Washington, D. C., April 21, 1896.

SIR: Public Resolution No. 41, joint resolution approved April 18, 1896, provides that—

> The Secretary of War is hereby directed to cause to be prepared and submit a plan and estimate for the improvement of the Nebraska side of the Missouri River, opposite Sioux City, Iowa, in accordance with the report of Capt. H. F. Hodges, Corps of Engineers, dated November sixteenth, eighteen hundred and ninety-four, and printed in House Executive Document Numbered Forty-eight, Fifty-third Congress, third session.

In compliance with the requirements of the above resolution I have the honor to submit the accompanying copy of report, dated March 25, 1896, with two maps, by Lieut. Col. W. A. Jones, Corps of Engineers, now in charge of this district, which embodies the information called for.

Very respectfully, your obedient servant,

W. P. CRAIGHILL,
Brig. Gen., Chief of Engineers.

Hon. DANIEL S. LAMONT,
Secretary of War.

PLAN AND ESTIMATE FOR THE IMPROVEMENT OF THE NEBRASKA SIDE OF THE MISSOURI RIVER, OPPOSITE SIOUX CITY, IOWA.

UNITED STATES ENGINEER OFFICE,
St. Paul, Minn., March 25, 1896.

GENERAL: In compliance with instructions contained in your indorsement on copy of Senate resolution of March 16, 1896, calling for plan and estimate for improvement of the Nebraska side of Missouri River, opposite Sioux City, Iowa, I have the honor to submit plan and estimate accordingly. The plan is shown on two sheets of maps herewith. Completed works in the vicinity are shown in black. Proposed works in red. They show the plan of Captain Hodges for improvement of both sides of the river. It consists of a system of spur dikes of piles and mattress foundations for rectification of the channel, and mattress revetment for bank protection. Captain Hodges reports an immediate necessity for protecting the bank at the point O for a distance of 4,500 feet, and the remainder not worthy of improvement at this time.

ESTIMATE.

4,500 linear feet mattress, at $10	$45,000
Contingencies	5,000
	50,000

Very respectfully, your obedient servant,

W. A. JONES,
Lieutenant-Colonel, Corps of Engineers.

Brig. Gen. W. P. CRAIGHILL,
Chief of Engineers, U. S. A.

THE MISSOURI RIVER

FROM

FT. BENTON, MONT., TO SIOUX CITY, IA.

1892.

SURVEYED, DRAWN AND PUBLISHED,

by order of the

CHIEF OF ENGINEERS, U. S. A.,

under the direction of

CAPTAINS C. F. POWELL AND H. F. HODGES,

CORPS OF ENGINEERS, U. S. A.

CHART No. 198.

SCALE 1 : 26000.

Feet.

0 500 1000 1500 2000 2500 3000

AUTHORITIES.

Field Work executed under the supervision of Captain C. F. Powell and Lieutenant T. A. Bingham, Corps of Engineers, U. S. A.

Triangulation in 1889, by Assistant Engineer Geo. A. Marr.

Primary Levels in 1892 and 1893, by C. W. Willman and Robert McKee.

Topography, Ordinary Levels, Hydrography and Tertiary Triangulation in 1892, by Assistant Engineer F. W. Lightner, Chief of Party; topography by C. O. Weyl, W. D. Fairchild, C. A. Swift and J. C. Berton; ordinary levels by John Wade; hydrography by H. G. Blume; tertiary triangulation by S. A. Bowen and R. S. Fossenden.

Geographical Positions of the main triangulation stations, computed at the office of the Missouri River Commission.

Drawing, under the supervision of Asst's Eng'r F. M. Towar; by E. A. D. Parker, H. L. Thurston, W. D. Fairchild, J. Wade, C. A. Swift, J. Kahn, C. F. Brown, S. A. Bowen, R. S. Fossenden, Geo. H. Banks and O. F. Woodmansee.

Type Lettering by H. L. Fisher.

Topographical Signs printed by F. C. Sawin.

NOTE.

Elevations in feet are referred to a plane 9700 feet below U. S. B. M. *in Court House Yard, Fort Benton, which plane is approximately 713 ft. below mean Gulf level at Biloxi, Mississippi.*

Soundings in feet are plotted without reduction; the date when taken, and the corresponding stage where assumed, low water are printed on the chart. The lowest known stage in this part of the river, during the season of navigation, occurred in October, 1889. This stage is assumed as low water. At the Chicago, St. Paul, Minneapolis and Omaha Railroad bridge at Sioux City it is 1030.08 feet above mean Gulf level at Biloxi, Miss

Elevations in feet of the river surface, reduced from the stage of the survey to low water, are preceded by the letters W. S.

Bench Marks indicated thus ⊡ are flat stones buried in the ground, surmounted by iron pipes projecting above the surface.

The upper figure of the ⊡ *distinguishes* given the number of the line, the lower given the number of the ⊡ in the line; the figure to the right of the ⊡ give the elevation of the stone.

The sandoil contour line indicates a depth of 3 ft below the water surface at the stage of the soundings.

NOTE.

PROJECT SHOWN IN RED.

COMPLETED WORK SHOWN IN BLACK.

RAILROAD WORK IN BLACK SHADED.

The narrow revetment shown above the new combination bridge, extending about a mile and a half up stream, is simply a mattress 100 ft. wide anchored by the Neeley method, without any stone or other ballast; in this case, only the part of the mattress out of water is shown. This work was put in by the Bridge Company.

CHANNEL DISTANCE TO LINES OF BORDER 804.4 TO 810.0 MILES ABOVE MOUTH.

S Doc. 270 54 1

THE MISSOURI RIVER

FROM

FT. BENTON, MONT., TO SIOUX CITY, IA.

1892.

SURVEYED, DRAWN AND PUBLISHED,

by order of the

CHIEF OF ENGINEERS, U. S. A.,

under the direction of

CAPTAINS C. F. POWELL AND H. F. HODGES,

CORPS OF ENGINEERS, U. S. A.

CHART No. 197.

SCALE 1 : 16000.

Feet.

0 500 1000 1500 2000 2500 3000

AUTHORITIES.

Field Work executed under the supervision of Captain C. F. Powell and Lieutenant T. A. Bingham, Corps of Engineers, U. S. A.

Triangulation in 1889, by Assistant Engineer Geo. A. Marr.

Primary Levels in 1892 and 1893, by C. W. Williams and Robert McKee.

Topography, Ordinary Levels, Hydrography and Tertiary Triangulation in 1892, by Assistant Engineer F. W. Lightner, Chief of Party; topography by C. G. Weyl, W. D. Fairchild, C. A. Swift and J. C. Barton; ordinary levels by John Wade; hydrography by H. G. Blume; tertiary triangulation by S. A. Bowen and R. S. Fessenden.

Geographical Positions of the main triangulation stations, computed at the office of the Missouri River Commission.

Drawing, under the supervision of Asst Engr F. M. Towar; by E. A. D. Parker, H. L. Thurston, W. D. Fairchild, J. Wade, C. A. Swift, J. Kahn, C. P. Brown, S. A. Bowen, R. S. Fessenden, Geo. H. Banks and G. F. Woodmansee.

Type Lettering by H. L. Fisher.

Topographical Signs printed by F. C. Sawin.

NOTE.

Elevations in feet are referred to a plane 2700 feet below U. S. B. M.] *in Court House Yard, Fort Benton, which plane is approximately 71.8 ft. below mean Gulf level at Biloxi, Mississippi.*

Soundings in feet are plotted without reduction; the date when taken, and the corresponding stage above assumed low water are printed on the chart. The lowest known stage in this part of the river, during the season of navigation, occurred in October, 1892. This stage is assumed as low water. At the Chicago, St. Paul, Minneapolis and Omaha Railroad bridge at Sioux City it is 1090.16 feet above mean Gulf level at Biloxi, Miss.

Elevations in feet of the river surface, reduced from the stage of the survey to low water, are preceded by the letters W. S.

Bench Marks indicated thus ☐ *are flat stones buried in the ground-monumented by iron pipes projecting above the surface.*

The upper figures of the ☐ *designation gives the number of the kine, the lower gives the number of the* ☐ *in the line; the figures to the right of the* ☐ *give the elevation of the stone.*

The scaled contour line indicates a depth of 2 ft. below the water surface at the stage of the soundings.

PROJECT SHOWN IN RED.
COMPLETED WORK SHOWN IN BLACK.
RAILROAD WORK IN BLACK SHADED.

CHANNEL DISTANCE TO LINES OF BORDER 809.3 TO 813.1 MILES ABOVE MOUTH.

S Doc 270 54 1 197

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Senate documents

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